

National Pg 3
Public on 2022 House Census



National Pg 4
STD IV Mock exams begin today



National Pg 5
NBC launches digital card



National Pg 7
Health risks from uncollected garbage



A city resident displays a placard with a message to President Samia Suluhu Hassan during a meeting on the fate of traders around the Kariakoo Market Corporation premises, slated for clearing to pave the way for the construction of a new building. Photo: Correspondent Sabato Kasika

TMA sees little rains over maize belt sphere

By Henry Mwangonde

FOOD basket regions are expected to receive relatively below normal rains in the short rains season from November to April next year, signaling the likelihood of food shortages in the country.

The Tanzania Meteorological Authority (TMA) said in a report on recent trends in evolution of climate systems and outlook for short rains over single planting season regions (called unimodal areas by weather experts) that rains are likely to be below

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Pessimism clouds UN ahead of Glasgow climate 'bazaar'

● No global appetite for reducing fossil fuel consumption, says Oxford don

By A Special Correspondent

PONDEROUS warnings are being issued that the world faces a climate catastrophe, as pessimism reigns before Group of 20 leading economies meet at Glasgow city in Scotland for COP26, the long awaited global climate update and financing talks.

The warnings include the fear that current commitments to cut greenhouse gas emissions put the planet on track for a catastrophic average 2.7 degrees Celsius temperature rise 'this century,' aired by United Nations climate agencies in stark warning ahead of crunch climate talks.

Just days before the COP26 climate summit in Glasgow, the UN Environment Programme (UNEP) said on Tuesday that national plans to reduce carbon pollution amounted to "weak promises, and not yet delivered."

Inger Andersen, the UNEP executive director, said the G20 countries are responsible for 78 per cent of all emissions so the 'to do item' lies with them. "The developed countries have a special responsibility to really step up, but actually everyone has responsibility, all 193 member states, she stated.

Much of the pledged action by countries is pegged to delay until 2030, which scientists warn will be far too late to halt the worst ravages of climate change on the planet. "Action is needed now," the agency chief intimated.

Governments will be in the spotlight at the COP26 conference next week to meet

a deadline of this year to commit to more ambitious greenhouse gas cut promises, in what could be the last chance to put the world on track to limit warming to 1.5C (2.7 Fahrenheit) above pre-industrial levels.

Experts say that this would help prevent the worst catastrophic changes threatening the planet, as extreme weather events including superstorms, forest fires and floods increasingly hit countries around the world, where even a slight increase in global temperatures shall worsen the situation.

The World Meteorological Organization, TURN TO PAGE 2

TEC, USAID partnership to revamp health facilities

By Guardian Reporter

PRIME Minister Kassim Majaliwa yesterday graced the launch of the Tanzania Episcopal Conference (TEC) project in partnership with the United States Agency for International Development (USAID) to embark on strengthening the capacity of health facilities, health workers, religious leaders and people with disabilities to respond to the COVID-19 pandemic.

Launching the Roman Catholic Project against Covid-19 at the Cardinal Rugambwa Hospital in Dar es Salaam, the premier called on the clerics to continue supporting the government in its efforts against Covid-19 as well as to educate the community to take



We in Tanzania did not remain behind in that as on July 29 President Samia Suluhu Hassan officially launched the vaccination campaign

precautions against the disease.

By October 22 around 981,297 people had already been vaccinated, with 26,154 patients and a total of 725 deaths from the disease since its eruption on March 19 last year, he stated

The launch event was attended by US Ambassador Dr Donald Wright, city Archbishop Thaddeus Ruwaichi, TEC president Archbishop Gervas Nyaisonga and the secretary general, Fr. Dr Charles Kitima.

USAID has provided \$550, 000 (over 1.2bn/-) to TEC to implement the project, as part of Tanzania's national response efforts against the pandemic, with the aid

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Muhimbili and SUA widening jabs research

By Guardian Correspondent, Dodoma

RESEARCH activity is being undertaken to have our own vaccine, being taken up by the Ministry of Health by bringing into collaboration specialists from the Muhimbili National Hospital and the Sokoine University of Agriculture (SUA).

One major premise for the research is that local experts have in the past developed livestock vaccines and in like manner they are capable of the same in the wake of the ministry investing in joint efforts to come up with a Covid-19 vaccine.

Prof Abel Makubi, the permanent secretary at the Ministry for Health, Community Development, Gender, Elderly and Children said yesterday that six professional researchers are being undertaken on corona viruses



Prime Minister Kassim Majaliwa (L) and Exim Bank CEO Jaffari Matundu inspect a desk among those provided by Exim Bank (T) Ltd for Lindi Region. The donation is part of a campaign to donate 1000 desks by the bank for primary schools in Dodoma, Mtwara, Lindi, Mbeya, Mwanza and Tanga regions, with the launching ceremony for Lindi Region being held yesterday. Lindi Regional Commissioner Zainabu Telack (R) and the bank's Kariakoo branch head of business look on, as well as the bank's marketing and communications officer, Stanley Kafu (L). Photo: Guardian Correspondent



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Tanzania Agricultural Development Bank (TADB) managing director Frank Nyabundege (R) presenting TADB product catalogue to Togolani Mavura (L) the ambassador to the Republic of Korea. The duo met following the ambassador's visit to the bank recently to explore business opportunities between the two countries. Photo: Guardian Correspondent

TEC, USAID partnership to revamp health facilities

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expected to facilitate the purchasing of medical equipment such as oxygen cylinders, patient monitors and oxygen concentrators in 12 hospitals run by TEC. They are located in Dar es Salaam, Kagera, Bukoba, Kigoma, Mbeya, Morogoro, Ruvuma, Arusha, Kilimanjaro, Singida, Mtwara and Iringa, as part of the work being done by the government in controlling the pandemic.

Majaliwa said, despite success in controlling the disease, it still exists and patients are coming in, while deaths from the disease were still happening and being closely followed up.

"In the circumstances, we should continue to take precautions against the disease by adopting the habit of wearing masks, washing hands with running water using soap or sanitizers and avoid unnecessary gatherings," he stated.

He appealed to members of the

public to come out for vaccination as the vaccines have been proved to be safe and effective against the disease. Using vaccines had to a large extent contributed to the reduction of infections, he emphasised.

"We in Tanzania did not remain behind in that as on July 29 President Samia Suluhu Hassan officially launched the vaccination campaign," he recalled, lauding efforts by the international community led by the World Health Organisation (WHO) in helping countries secure vaccines and reduce the spread of infections.

Archbishop Nyaisonga said the project being launched will be implemented in line with guidelines issued by the Ministry of Health, Community Development, Gender, Elderly and Children. It gives priority to human dignity and saving lives, vowed to scientifically and spiritually working to control Covid-19, he stated.

Ambassador Wright said the US

government would assist Tanzanian authorities in making sure all Covid-19 patients receive treatment. The US has allocated \$25m to help the country in its fight against infections, he elaborated.

The project shall also focus on enhancing the skills of health workers to improve patient management and support vaccine administration across the 12 regions, taking into account guidelines issued by the Ministry of Health, Community Development, Gender, Elderly and Children and the World Health Organization (WHO).

TEC stated at this event that the support comes at the right time as the pandemic is still spreading and affects the lives of many Tanzanians. The support will enable procuring vital lifesaving equipment and training of medical staff, strengthen the capacity of TEC hospitals to respond to cases of serious, life threatening COVID-19 symptoms.

Archbishop Ruwaichi expressed gratitude to USAID for the gesture of support, to raise awareness on the importance of vaccination in saving people's lives. "The project will help to ensure that many people are educated on the subject and get vaccinated," he declared.

Ambassador Wright observed that despite that mitigating the effects of COVID-19 is essential the best way to address the pandemic is to get the virus controlled before it infects people.

"Widespread administration of vaccines globally is the most effective way of ending the pandemic," he emphasised, reaffirming continued commitment to mitigate COVID-19 through a coordinated approach. Community leaders need to get vaccinated and spread the word that vaccines are safe and effective and represent our best hope of defeating COVID-19 in Tanzania and globally, he added.

TMA sees little rains over maize belt sphere

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normal in Kigoma, Tabora, Katavi, Singida, Dodoma, Rukwa, Songwe, Mbeya and Iringa regions.

The same pattern is also forecast for Njombe, Ruvuma, Lindi, Mtwara and the southern part of Morogoro region, it said.

Rukwa, Mbeya, Iringa, Njombe and Ruvuma are the leading grain producing regions and they are all expected to receive 'normal to below normal' rains during the coming season, it said.

During November 2021 to January 2022 prolonged periods of dry spells are expected with slight increase of rainfall activities later, in March 2022.

The relatively sparse rains are expected to commence in the third week of November over most areas and cease around the second or third week of April 2022.

TMA Director General Dr Agnes Kijazi said in presenting the report that weather sensitive sectors such as agriculture and food security, livestock and fisheries, natural resources, wildlife and tourism, energy and water are likely to be affected by the climatic conditions.

"The current condition of colder than normal sea surface temperature over the central equatorial zone of the Pacific Ocean is expected to persist during the first

half of the season. Slight warming is expected during the second half of the season, a condition expected to suppress rainfall over some areas of our country especially in the western, southern and central parts," she said.

The condition may similarly cause severe soil moisture which may affect crop growth, while an increase in crop pests such as ants, parasites, rodents and other diseases is expected to occur in the season, thus affecting crops and production in general. Honey production is also expected to be affected due to water deficits and flowering, she elaborated.

Due to this condition, farmers are advised to plant crops and seeds that mature within a short period of time and can survive low rainfall conditions, like root crops and garden crops.

Farmers are also advised to use sustainable farming techniques and technologies for water and soil moisture preservation, and consider getting advice from extension officers on how best to carry out farming for food and nutrition security.

The relevant authorities need to provide education and advice to farmers on how to use expected inadequate amounts of rainfall plus optimal use of available food reserves, the director added.

Pessimism clouds UN ahead of Glasgow climate 'bazaar'

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another UN agency, said ahead of the two-week event beginning on Sunday that greenhouse gas concentrations hit a record last year and the world is way off track in capping rising temperatures.

If all pledges by 192 countries under the Paris Agreement are taken together, an increase of about 16 percent in global emissions is expected by 2030 compared with 2010, which would lead to warming of 2.7C by the end of the century, it stated.

With that kind of earth warming, life on earth would be devastating for millions of people, the agency maintained, while UN secretary general Antonio Guterres said that Tuesday's report showed the world was still on track for climate catastrophe.

He said at a press briefing that this report is another thundering wake-up call. "How many do we need? The emissions gap is the result of a leadership gap, the era of half measures and hollow promises must end. The time for closing the leadership gap must begin in Glasgow," he declared.

UNEP said most recent

commitments would shave 7.5 percent off previously predicted 2030 emissions levels but to keep on a 1.5C trajectory, a 55-percent reduction is needed.

Plans of many of the 49 countries that have made net-zero pledges remained vague and were not reflected in their formal commitments, the agency underlined, pointing out that the world has eight years to make the plans, put in place the policies, implement them and ultimately deliver the cuts.

Ambassador Andersen warned that the clock is ticking loudly, while the Intergovernmental Panel on Climate Change had declared two months ago that the earth could hit the 1.5C threshold by 2030 and be consistently above it by mid-century.

Even if all net-zero pledges were delivered in full, there was a 60-percent chance that temperature rises would hit 2.7C by 2100, it emphasised.

Myles Allen, professor of geosystem science at the University of Oxford said there is no appetite for reducing fossil fuel consumption globally at the rate required to meet UN climate goals.



Joseph Manirakiza 'Funguo Hub' programme manager presents making his presentation at a one-day workshop on innovation attended by stakeholders held in Arusha recently. Funguo Hub is funded by United Nation Development Programme (UNDP) and coordinated in collaboration with Arusha based 'Ndoto Hub'. Photo: Guardian Correspondent

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including testing people who have been vaccinated to identify the level of protection they have obtained against the disease.

Other research areas include understanding virus mutations and traditional healing appliances, where the genetic arrangement in each step will be examined, a procedure that is expected to take up 15.5bn/-, he said.

He was presenting a report on intended use of the 259.2bn/- portion of the 1.3trn/- funds in a soft loan by the International Monetary Fund (IMF) to aid economic recovery efforts and combating the spread of

Muhimbili, SUA widening jobs research

the pandemic.

Results of the researches will enable the government to identify the virus types spread in the country for clarifying the vaccination response, he said, noting that one major research aspect is to identify reasons for the poor Covid-19 vaccination response from the community, to advise the government on how to increase that response.

Research shall examine if there was success in any traditional healing methods; thus informing vaccine hesitation, he emphasised,

elaborating that researchers will seek to identify ingredients in traditional medicines that work in treating the disease.

This could inform preparations for a Covid-19 vaccine, he stated, indicating also that the funds provided will boost emergency services for patients needing intensive care, an aspect expected to take up 254.4bn/-.

With this investment the frequency of deaths will be cut by 20 to 40 per cent at health centres, improving laboratory and X-ray services along with online

treatment, altogether costing 11bn/-, he stated.

All this monitoring will help to speedily identify various diseases and reduce instances of referring cases to the national hospital, he stated, airing the view that this way the ministry will have provided protection for many people against Covid-19 related fatalities.

The funds so spent will assist in revamping infrastructures in health centres by around 41.8bn/-, plus strengthening specialist services at regional and zonal hospital levels, he added.

Install fire hydrants to your buildings, Fire Brigade tells night clubs owners

By Correspondent Wilhelm Mulinda,

Mwanza

THE Fire and Rescue Force has urged owners of night clubs, in Mwanza region to install fire hydrants to their buildings, to ease water supply in case of a fire outbreak.

Mwanza Regional Fire and Rescue Force Commander Ambwene Mwakibete made the call recently here, after he had learnt that the hefty material losses incurred by one of the clubs in the region was victim of the last Sunday fire incident.

"The loss in the incident was big as almost the whole club was destroyed by the fire that broke out at around 11: pm on that day," he explained.

According to him, preliminary investigations showed that the incident was planned and did not

happen in normal circumstances as compared to other fire outbreaks.

Mwakibete explained that intensive investigations have to be in place to establish the whole syndicate concerning the arson that caused fear among people who were in the club at the time of the outbreak.

The commander also noted that they succeeded to save some items in the coffee shop of the club, adding that the loss could be small if the fire force had been informed immediately, but the reports reached the office not on time when fire had already caused a big damage.

He also cautioned people to use their mobile phones to call the emergency number 114 which is free of charge to report fire outbreaks on time before they can wreak havoc in their areas.



CRDB managing director Abdulmajid Nsekela officiates at the 3rd Tanzania Association of Private Investors Association's general meeting sponsored by CRDB in Dar es Salaam yesterday. Photo: Guardian Correspondent

National Std IV 'Mock' exams begin today - NECTA

By Guardian Reporter

THE National Examination Council of Tanzania (NECTA) has announced the start of the National Std IV 'Mock' examinations beginning today while Form II and IV examinations will be done at different times up to December 2, this year.

NECTA executive secretary, Dr Charles Msonde made the announcement yesterday in Dar es Salaam as he addressed reporters, and issued a stern warning to schools' heads, school owners and examination investigators against cheating, saying stern legal action will be taken against all those who will be found engaging in acts of examination fraud.

Dr Msonde said the National Std

IV Examinations will be conducted in two days starting today and will involve a total of 16,144 primary schools, and that for Form II will be conducted in 11 days beginning November 1 for 5,078 secondary schools.

"Form IV examinations will be done at 6,090 centres in both Tanzania mainland and the Isles," he said.

Elaborating, Dr Msonde said a total of 1,722,209 students have been registered to do Std IV examinations, out of 823,085 girls, equivalent to 49.05 per cent and 899,124 boys or 50.95 per cent.

"1,604,505 candidates, equivalent 95.62 per cent will do the examination in Kiswahili language and 73,704 others or 4.39 per cent will do so in English," he

said. He said there are 4,548 candidates with special needs out of that 722 are of poor sight, 92 blind, 1050 with hearing deficiencies and 2,684 with disabilities.

Dr Msonde said in regard to Form II 'Mock' examinations a total of 651,609 students were registered to sit out of who 303,913 are boys, or 46.64 per cent and 347,696 girls, or 53.36 per cent.

He added in regard to Form IV National Examinations, a total of 539,243 students had been registered to sit out of 502,316 who are from public schools and 36,927 private schools.

"Out of school students registered, 237,776 or 47.34 per cent are boys and 264,540 or 52.66 per cent are girls. Those with special needs

number 1,050, out of 528 have poor eye sight, 61 blind, 252 with hearing deficiencies and 208 with disabilities.

He added that out of the 36,927 private candidates registered, 15,846 or 42.90 per cent are boys and 21,081 or 57.10 per cent are girls and six with special needs.

He said NECTA has called on all committees to make sure there is security at all approved centres during examinations.

"Supervisors should make sure they protect the rights of candidates with special needs by extending their examination time by 20 minutes to every hour in the Maths subject and 10 minutes to every hour in regard to other subjects," Dr Msonde added.

PM launches Exim's campaign to donate 1000 desks for six regions

By Guardian Reporter, Lindi

PRIME Minister Kassim Majaliwa has officially launched a campaign to donate 1000 desks funded by Exim Bank Tanzania for primary schools in various regions including Dodoma, Mtwara, Lindi, Mbeya, Mwanza and Tanga.

The move is aimed at supporting the government's efforts to address the shortage of desks in some schools in the country while improving the education sector.

The launching ceremony of the campaign took place in Lindi Region earlier yesterday and was attended by various guests including senior government officials, some MPs from Lindi Region, citizens, and students as well as bank officials.

Speaking during the occasion, PM Majaliwa commended the bank for the efforts, saying the move would go a long way in reducing the number of students facing the challenge while insisting that the government is currently making various efforts in collaboration with various stakeholders to completely end the challenge.

"The efforts by Exim Bank have come at the right time as the government continues to allocate funding for the education sector especially for construction of classrooms and desks," said Majaliwa.

During the event, Majaliwa also handed over 200 desks to Lindi Regional Commissioner Zainab Telack for the region as part of the initiative by the bank while urging various stakeholders in the country to follow the example of Exim Bank by supporting the bank's efforts.

Earlier, speaking about the campaign, the Bank's Chief Executive Officer Jaffari Matundu said it was a continuation of the bank's plan in giving back to the community known as Exim Cares and

the bank's commitment to help the government address the shortage of desks in some schools in the country.

"The launch of this important campaign aims to support the government's efforts to improve education infrastructure in the country. The campaign will involve the provision of 1000 desks in various regions including Dodoma, Mtwara, Lindi, Mbeya and Mwanza and its distribution will take into account the necessary need in respective regions," he said, adding:

"Just as we are committed to expanding our services in various regions in the country, we are also committed to ensuring that our presence in the respective regions goes hand in hand with our efforts to support the society in various areas such as education, health and environment."

Speaking at the event, Lindi Regional Commissioner, Zainabu Telack thanked the bank for the support while appealing to the lender to see how they can support other areas including the health sector.



Just as we are committed to expanding our services in various regions in the country

JAMHURI YA MUUNGANO WA TANZANIA
WIZARA YA MAMBO YA NDANI YA NCHI
IDARA YA UHAMIAJI

ANJANI YA SIMU "UHAMIAJI"
TELEFAX: +25522200773
SIMU: +25522200773
KUMBA NA MGR BAKARA BAKI

AFISA UHAMIAJI MKOA
S.L.P. 914
MOROGORO
27 OCTOBER 2021

OMBI LA URAIA WA TANZANIA
HII NI TAARIFA KUWA:

BISARAH BRASSINGTON

Ambaye picha yake imonyeshwa hapo juu. Hati ya kusafina namba A09235136 ni mkozi wa mtawala kolia "B", kata ya Kichangani mkoa wa MOROGORO anamba uraia kwa Mhehemu Waziri wa Mambo ya Ndani ya Nchi. Yeye ni rala wa AFRIKA KUSINI na nchi atakayo ni AFRIKA KUSINI. Ameshi nchini kwa mikata 11. Kama kuna yeyote ambaye anasitigimizi la yeye kupewa uraia wa Tanzania basi awasilishe taarifa ya maandishi kwa anwani ya kamishina Jenerali wa Uhamiaji S.L.P. 912, Dar es Salaam. Wakwa katika ujuzi wa Tafa.

U SAMSON B. NYAKUNGA
K.N.Y AFISA UHAMIAJI MKOA
MOROGORO

MKOMBOZI COMMERCIAL BANK PLC



TENDER NOTICE

CALL FOR PROPOSAL FOR PREQUALIFICATION OF VENDORS FOR YEAR 2022

- Mkombozi Commercial Bank Plc has set aside funds for procurement of various goods, works and services during financial year 2022.
- Mkombozi Commercial Bank Plc now invites sealed bids from eligible goods and services providers to apply for the below services:

S/N	REFERENCE NUMBER	TYPE OF SERVICE
1	MKCB/RFP/001/2022	Maintenance and service of generators
2	MKCB/RFP/002/2022	Provision of fumigation and pest control services
3	MKCB/RFP/003/2022	Maintenance and service of firefighting equipment
4	MKCB/RFP/004/2022	Maintenance of office building
5	MKCB/RFP/005/2022	Maintenance of office equipment (note counter, coin counter, binding, strapping etc)
6	MKCB/RFP/006/2022	Provision of marketing and creative agency services
7	MKCB/RFP/007/2022	Provision of office cleaning services.
8	MKCB/RFP/008/2022	Provision of Courier services
9	MKCB/RFP/009/2022	Provision of valuation services.
10	MKCB/RFP/010/2022	Provision of security guard services.
11	MKCB/RFP/011/2022	Designing and printing of branded stationery and promotional materials.
12	MKCB/RFP/012/2022	Maintenance of Air conditioners.
13	MKCB/RFP/013/2022	Maintenance of CCTV, access control, intruder & fire alarm systems
14	MKCB/RFP/014/2022	Maintenance and servicing of Bank network and WAN infrastructure and Data Centre
15	MKCB/RFP/015/2022	Maintenance of Uninterrupted Power Supply (UPS)
16	MKCB/RFP/016/2022	Supply of General Stationery
17	MKCB/RFP/017/2022	Supply and service of ICT Equipment
18	MKCB/RFP/018/2022	Maintenance of Electrical Services
19	MKCB/RFP/019/2022	Legal Service (Law Firms) Providers
20	MKCB/RFP/020/2022	Supply of Finger Print Devices
21	MKCB/RFP/021/2022	Supply of POS Machines
22	MKCB/RFP/022/2022	Provision of Advertisement and Publications service

- Tender documents will be shared via email after payment of a non-refundable fee of TZS 100,000. Payment should be made to: (Account name: **TENDER FEES**, Account number: **30104080**). Payment slip should be submitted through upendo.kayombo@mkombozibank.co.tz and barnabasi.chilala@mkombozibank.co.tz
- The interested eligible bidder may obtain further information from Secretary, Tender Committee, Mkombozi Commercial Bank Plc, email: upendo.kayombo@mkombozibank.co.tz, copying barnabasi.chilala@mkombozibank.co.tz
- One bidder may bid more than one service. All bids should be packed in separate envelopes clearly marked "RFP Pre qualifications for vendors for year 2022" must be delivered to the Secretary, Tender Committee, Mkombozi Commercial Bank, Plot No.40 Mansfield Street, P.O. Box 38448 Dar es Salaam (Behind St Joseph's Cathedral)
- Proposal must be submitted not later than **Wednesday 10th November, 2021** at 1400hrs. Proposal must be hand delivered and dropped at tender box located at the main reception at Mkombozi Commercial Bank Plc **head office**



MAMLAKA YA MAWASILIANO TANZANIA

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TEHAMA imerahisisha maisha yetu, tuitumie kwa kuzingatia matumizi sahihi na salama kwa kila mmoja.

Sambaza Mchongo na sio Uongo

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www.tcra.go.tz

Makinda urges CSOs to educate public on 2022 House Census

By Guardian Reporter, Dodoma

Former Speaker of Parliament, Anne Makinda has called on the country's Civil Societies Organisations (CSOs) to appropriately participate in providing education for the citizenry about the importance of the National Population and Housing Census to be conducted in August next year to obtain various essential statistics.

Makinda made the appeal here yesterday at the forum to debate on CSOs' importance in contribution of the country's development during the Census preparatory period on the ongoing CSOs Week which ends today.

She said lack of correct statistics for various needs including classrooms and school desks were challenges facing the society.

She said the Census will help in getting statistics that will be used by the CSOs in their various activities.

"After the Census we will get to know who needs braille script, how many and where they are, and be able to mobilise for classrooms construction," she said.

Makinda said the Census will help the government to mobilise itself in 2023 by knowing the number of students who will join Std I and those joining secondary schools as well.

"These issues of crisis management spend a lot of funds without reasons because of embezzlement but from census results we will be much better," Makinda added.

She appealed to the CSOs to make the Census issue to be an important agenda for them in order that every citizen is enumerated.

"Next year's Census will be different due to the Tanzania's becoming a middle economy country, we appeal to you when you conduct your normal activities, the Census issue should be included in all places as Tanzania is a big country in area," she said.

She also said Tanzania is facing a challenge regarding high interest rates on accessing loans compared with other countries.

"If the coming Census is conducted well, issues of interest rates on bank loans will go down because people will be identified whenever they go to apply for bank loans as their names will be in the system.

For his part, the director of HakiElimu Dr John Kallge advised that in the Census questionnaire they should be an item on employment to identify the CSOs' contribution in areas.



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Barrick North Mara workers in a group photo with children being taken care of at Angel House orphanage in Tarime district after the handover food items donated by the company to celebrate World Food Day recently. Photo: Guardian Correspondent

THRDC signs one-year extension grant worth 180m/- to protect rights defenders

By Alima Nkwong, HMC

THE Tanzania Human Rights Defenders Coalition (THRDC) has signed a one-year extension grant worth US\$ 80,000 (180m/-) with the Foundation Open Society Institute (FOSI) based in Switzerland for improving the working environment and protection of human rights defenders in the country.

The grant was officially signed on Tuesday as part of projects of the Open Society Initiative for

Eastern Africa (OSIEA) and its implementation will run from November this year to October 2022.

The National Coordinator of THRDC Onesmo Olegurumwa noted that the fund will help to protect and promote rights defenders space while strengthening ties with the government.

"This will facilitate engagement between the government and Human Rights Defenders (HRDs), improve the work of the coalition

in providing various trainings to human rights defenders as well as supporting the protection of rights defenders in Tanzania," he stated.

Olegurumwa stressed that OSIEA had been a longtime partner of THRDC and a major stakeholder since 2012 when the coalition was officially registered under the Non-Governmental Act of 2002.

So far, OSIEA through her multiple grant projects had been able to assist the coalition's vision, enabling the coalition to maximise protection,

respect and recognition of HRDs in Tanzania through protection, capacity building and advocacy.

FOSI also known as the Open Society Foundation is one of the biggest philanthropist organisations in the world operating in 37 countries including Tanzania and it's committed to financially support civil society groups around the world with the objective of advancing justice, education, public health and independent media.

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2021 (Amounts in million shillings)				
	Current Quarter 30-Sep-21	Previous Quarter 30-Jun-21		
A. ASSETS				
1 Cash	1,521	1,251		
2 Balances with Bank of Tanzania	12,176	18,179		
3 Investments in Government securities	52,660	47,181		
4 Balances with other banks and financial institutions	2,238	1,901		
5 Cheques and items for clearing	-	-		
6 Inter branch float items	-	-		
7 Bills negotiated	-	-		
8 Customers' liabilities for acceptances	-	-		
9 Interbank Loans Receivables	19,370	19,271		
10 Investments in other securities	-	-		
11 Loans, advances and overdrafts (net of allowances for probable losses)	74,893	71,137		
12 Other assets	2,845	1,976		
13 Equity Investments	-	-		
14 Underwriting accounts	-	-		
15 Property, Plant and Equipment	1,540	1,717		
16 TOTAL ASSETS	167,243	162,613		
B. LIABILITIES				
17 Deposits from other banks and financial institutions	56,071	52,673		
18 Customer deposits	70,437	70,042		
19 Cash letters of credit	-	-		
20 Special deposits	-	-		
21 Payment orders/transfers payable	31	65		
22 Bankers' cheques and drafts issued	25	25		
23 Accrued taxes and expenses payable	2,415	2,543		
24 Acceptances outstanding	-	-		
25 Interbranch float items	-	-		
26 Unearned income and other deferred charges	-	-		
27 Other liabilities	1,107	1,119		
28 Borrowings	-	-		
29 TOTAL LIABILITIES	130,086	126,467		
30 NET ASSETS/(LIABILITIES)(16 minus 29)	37,157	36,146		
C. SHAREHOLDERS' FUNDS				
31 Paid up share capital	21,500	21,500		
32 Capital reserves	2,222	2,222		
33 Retained earnings	12,269	12,269		
34 Profit (Loss) account	1,166	155		
35 Other capital accounts	-	-		
36 Minority Interest	-	-		
37 TOTAL SHAREHOLDERS' FUNDS	37,157	36,146		
38 Contingent liabilities	7,523	8,467		
39 Non performing loans & advances	2,129	2,607		
40 Allowances for probable losses	455	506		
41 Other non performing assets	-	-		
D. SELECTED FINANCIAL CONDITION INDICATORS				
(i) Shareholders Funds to total assets	22.22%	22.23%		
(ii) Non performing loans to total gross loans	2.82%	3.63%		
(iii) Gross loans and advances to total deposits	59.56%	58.45%		
(iv) Loans and Advances to total assets	44.78%	43.75%		
(v) Earning Assets to Total Assets	88.12%	84.97%		
(vi) Deposits Growth	3.09%	-		
(vii) Assets growth	2.85%	-0.13%		

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30 SEPTEMBER 2021 (Amounts in million shillings)				
	Current Quarter 30-Sep-21	Comparative Quarter (Previous Year) 30-Sep-20	Current Year Cumulative 30-Sep-21	Comparative Year Cumulative 30-Sep-20
1 Interest Income	3,815	3,089	9,417	9,299
2 Interest Expense	1,160	1,225	3,540	3,719
3 Net Interest Income (1 minus 2)	2,655	1,864	5,877	5,580
4 Bad Debts Written-Off	3	-	3	7
5 Impairment Losses on Loans and Advances	300	252	691	931
6 Non Interest Income:	242	210	501	510
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	31	44	116	154
6.2 Fees and Commissions	211	166	385	356
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	-	-	-	-
7 Non Interest Expenses:	1,363	1,186	3,861	3,373
7.1 Salaries and Benefits	579	426	1,570	1,287
7.2 Fees and Commission	-	-	-	-
7.3 Other Operating Expenses	784	760	2,291	2,086
8 Operating Income/(Loss)	1,231	636	1,823	1,779
9 Income Tax Provision	219	-	657	537
10 Net Income/(Loss) After Income Tax	1,012	636	1,166	1,242
11 Other Comprehensive Income (Itemize)	-	-	-	-
12 Total comprehensive income/(loss) for the quarter	1,012	636	1,166	1,242
13 Number of Employees	30	30	30	30
14 Basic Earnings Per Share	188	118	108	77
15 Number of Branches	2	2	2	2
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	2.99%	1.59%	1.48%	1.53%
(ii) Return on Average Shareholders' Fund	11.02%	7.05%	4.22%	4.62%
(iii) Non Interest Expense to Gross Income	33.60%	35.95%	38.93%	34.39%
(iv) Net Interest Income to Average Earning Assets	7.45%	5.52%	5.60%	5.64%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30 SEPTEMBER 2021 (Amounts in million shillings)				
	Current Quarter 30-Sep-21	Previous Quarter 30-Jun-21	Current Year Cumulative 30-Sep-21	Comparative Year Cumulative 30-Sep-20
I: Cash flow from operating activities:				
Net income/(loss)	1,231	(167)	1,823	1,779
Adjustments for:				
- Impairment/Amortization	555	605	620	1,110
- Net change in Loans and Advances	(4,056)	2,432	(1,154)	(4,123)
- Gain/Loss on Sale of Assets	-	-	-	-
- Net change in Deposits	3,793	338	4,999	18,803
- Net change in Short Term Negotiable Securities	(8,809)	(1,603)	(4,343)	(6,873)
- Net change in Other Liabilities	(174)	92	(379)	(1,111)
- Net change in Other Assets	(758)	3,411	3,879	(2,243)
- Tax Paid	(219)	(219)	(657)	(57)
- Others (specify)	-	-	-	-
Net cash provided (used) by operating activities	(3,437)	4,890	4,788	7,805
II: Cash flow from investing activities:				
Dividends Received	-	-	-	-
Purchase of Fixed Assets	(40)	(167)	(210)	(149)
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others (specify)	-	-	-	-
Net cash provided (used) by investing activities	(40)	(167)	(210)	(149)
III: Cash flow from financing activities:				
Repayment of Long-term Debt	-	-	-	-
Proceeds from Issuance of Long Term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of Cash Dividends	-	-	-	-
Net Change in Other Borrowings	-	-	-	-
Others (specify)	-	-	-	-
Net Cash Provided (used) by Financing Activities	-	-	-	-
IV: Cash and Cash Equivalents:				
Net Increase/ (Decrease) in Cash and Cash Equivalents	(3,477)	4,723	4,578	7,657
Cash and Cash Equivalents at the Beginning of the Quarter	40,595	35,872	32,540	23,432
Cash and Cash Equivalents at the end of the Quarter	37,118	40,595	37,118	31,089

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2021 (Amounts in million shillings)						
	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Reserve	Others Total
Current Quarter 2021						
Balance as at the beginning of the quarter 01.07.2021	21,500	-	12,424	2,222	-	36,146
Profit for the quarter	-	-	1,012	-	-	1,012
Other Comprehensive Income	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-
Dividends Proposed	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-
Loan written off	-	-	-	-	-	-
Others	-	-	-	-	-	-
Balance as at the end of the quarter 30.09.2021	21,500	-	13,435	2,222	-	37,157
Previous Quarter 2021						
Balance as at the beginning of the quarter 01.04.2021	21,500	-	12,447	2,571	-	36,518
Profit for the quarter	-	-	(386)	-	-	(386)
Other Comprehensive Income	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-
Dividends Proposed	-	-	-	-	-	-
Regulatory Reserve	-	-	348	(348)	-	-
General Provision Reserve	-	-	-	-	-	-
Loan written off	-	-	-	-	-	-
Others	-	-	15	-	-	15
Balance as at the end of the quarter 30.06.2021	21,500	-	12,424	2,222	-	36,146

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30 SEPTEMBER 2021		
In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements		
Name and Title	Signature	Date
Mr. Antaryami Sarangi Managing Director		18.10.2021
Mr. Heriabdiet Ayoh General Manager		18.10.2021
Mr. Allen Richard Internal Auditor		18.10.2021
We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.		
Name	Signature	Date
1. Mr. Suitbert Kageuka - Director		18.10.2021
2. Dr. Bernard Mnzava - Director		18.10.2021



Kivukoni ward councillor Sharik Choughle (2nd R) gets a briefing from Denis Mrema (2nd L) at Ferry fish market yesterday after a water well dug by Dar es Salaam city council to address water woes at the market. Photo: Correspondent Jumanne Juma

NBC launches digital card to boost customers' transactions

By Guardian Reporter

THE National Bank of Commerce (NBC) has launched new 'NBC Visa Debit Card' which enables private customers to make a transaction of up to 40m/- at a time, while regular/personal customers make a transaction of up to 10m/- at ago.

The cards also last for five years without damage.

Launching the new digital card yesterday in Dar es Salaam, bank's director of business unit for private clients, Elibariki Masuke said the card enables NBC to integrate its various payment systems through various ways.

"We are launching our card with the famous Twiga logo that identifies NBC Bank. This card has NFC technology i.e. tap and go. "Using the technology available on this card, it enables us to make payments in areas where the bank provides services such as at stadiums, public transport including trains, high-speed vehicles and other places.

"It's a vertical card in appearance, it also allows customers to choose the colour they like on this card," he said. He said it was a safe card for use as it had been certified by VISA International a move that enables it to facilitate local and foreign transactions.

He said the card is issued to new customers when they open an account and those with accounts within NBC can go to the bank's branches and receive the cards.

"It's a good card because when it goes

through ATMs it is smooth," he said. In addition, Deogratius Mosha, head of digital banking services unit at NBC, said the launch of the card was a result of the creative work of the bank.

"For 10 years NBC Bank had been investing in technological and resource systems to ensure the bank becomes number one in the provision of digital banking services in the country.

"We are focused on the creation of alternative systems, enabling our customers to access banking services wherever they are without accessing bank branches," he said.

He said the systems include services available at ATM machines, which are the provision of mobile banking services, banking transactions and other services. "There is also a special innovation desk that oversees product innovation and systems aimed at improving efficiency in the delivery of banking services as well as improving services to customers in the country and those abroad," he said.

In addition, he said the Bank will continue to invest in productive innovations and provide services that meet the needs of the bank's customers.



It's a good card because when it goes through ATMs it is smooth

PWDs applaud CSOs for their steady support

By Polycarp Machira, Dodoma

PEOPLE with disabilities (PWDs) have applauded Civil Society Organisations (CSOs) for the support that had enabled their voices to be heard, but called for more actions from the government.

While acknowledging that without push from the CSOs and support from the Foundation for Civil Society (FCS), things could have been more difficult, they said that the government ought to implement policies, regulations and laws.

Speaking at the sidelines of the ongoing CSO Week 2021, principle coordinator Kaganzi Rutachwambagya, noted that there was a missing link as far as the provisions of services to the people with disabilities are concerned.

He said while there are regulations and laws at ministry and national level on how to serve people with disabilities, some leaders at local government authorities are not aware and simply ignore applications.

"It is unfortunate that while there are directives on how to help PWDs, especially when they seek services at public offices, some leaders simply ignore them, saying they are not aware of the law, policy or regulation," he said.

Kaganzi however, noted that people with disabilities should embrace self-advocacy, work together when push forward for the desired change. He noted, "Actions should start with us in ensuring that the rights of people with disabilities are implemented".

Sweetbert Mshanga noted, "Had it not been for FCS, many PWDs across the country could have not known their rights despite existing laws, regulations and policies".

Farida Makene from 'Restless Development' expressed the need for national policies to consider the uniqueness of PWDs. She argued that they are always grouped together while some had different forms of disabilities as well their needs.

Speaking during a panel discussion before officiating the launch of a book, "From Stories to History, The Trek of People with Disabilities to Actualize Self - Advocacy in Tanzania" authored by Kaganzi, FCS executive director, Francis Kuwanga applauded PWDs for their seeking their rights.

He said some few of them have without any fear pushed for change, acknowledging the role played by Kaganzi. He added that FCS had done a lot to support PWDs since it is a big group that cannot be left behind.

Kiwanga observed that nine per cent of the Tanzanian population and FCS work hand in hand with them in support of the government initiatives. He said, "It is our policy that at least 20 per cent of money in our organization goes towards supporting PWDs".

He suggested the need for full implementation of national guidelines, policies and regulations which despite their existence had not been implemented. On the other hand, he cited the importance of empowering PWDs institutions, stating that some operate like personal properties as a result they are involved in conflicts.



It is unfortunate that while there are directives on how to help PWDs, especially when they seek services at public offices, some leaders simply ignore them, saying they are not aware of the law, policy or regulation

KCB BANK

PUBLICATION OF FINANCIAL STATEMENTS

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2021 (AMOUNTS IN MILLION TSHS.)

	Current Quarter 30-Sep-2021	Previous Quarter 30-Jun-2021
A ASSETS		
1 Cash	16,380	19,140
2 Balances with Bank of Tanzania	71,830	55,898
3 Investments in Governments Securities	143,384	134,487
4 Balances with other Banks Financial Institutions	32,533	23,240
5 Cheques and items for Clearing	-	-
6 Interbranch Floats Items	-	-
7 Bills Negotiated	-	-
8 Customers' liabilities for acceptance	-	-
9 Interbank Loans Receivables	79,030	58,347
10 Investments in Other Securities	-	-
11 Loans, Advances and Overdrafts [Net of Allowances for Probable Losses]	433,618	406,806
12 Other Assets	20,598	23,759
13 Equity Investments	-	-
14 Underwriting Accounts	-	-
15 Property, Plant and Equipment	10,809	11,130
16 Right of Use of Assets	8,210	8,872
17 TOTAL ASSETS	822,392	741,879
B LIABILITIES		
18 Deposits from other Banks and Financial Institutions	143,414	97,700
19 Customer Deposits	537,536	502,065
20 Cash Letters of Credit	659	739
21 Special Deposit	-	-
22 Payment orders/transfer payable	-	-
23 Bankers' Cheques and Drafts Issued	18	18
24 Accrued Taxes and Expenses Payable	5,035	4,565
25 Acceptances Outstanding	-	-
26 Interbranch Floats Items	-	-
27 Unearned Income and Other Deferred Charges	3,743	3,225
28 Other Liabilities	3,941	5,386
29 Lease Liabilities	9,555	10,090
30 Borrowings	10,211	13,758
31 TOTAL LIABILITIES	714,112	637,566
32 NET ASSETS/(LIABILITIES)	108,280	104,333
C CAPITAL AND RESERVES		
33 Paid-up Share Capital	62,670	62,670
34 Capital Reserves	-	-
35 Retained Earnings	30,444	27,912
36 Profit/(Loss) Account	11,154	7,634
37 Other Capital Accounts	3,812	6,117
38 Minority Interest	-	-
39 TOTAL SHAREHOLDERS' FUNDS	108,280	104,333
40 Contingent Liabilities	75,385	90,489
41 Non Performing Loans and Overdrafts	13,453	22,613
42 Allowance for Probable Losses	8,466	15,809
43 Other Non Performing Assets	215	-
D PERFORMANCE INDICATORS:		
(i) Shareholders Funds to Total Assets	13.17%	14.06%
(ii) Non Performing Loans to Total Gross Loans	3.04%	5.35%
(iii) Gross Loans and Advances to Total Deposits	64.86%	70.38%
(iv) Loans and Advances to Total Assets	52.73%	54.83%
(v) Earning Assets to Total Assets	80.50%	80.85%
(vi) Deposits Growth	13.51%	10.01%
(vii) Assets Growth	10.85%	7.99%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30 SEPTEMBER 2021 (AMOUNTS IN MILLION OF TSHS.)

	Current Quarter 30-Sep-21	Comparative Quarter 30-Sep-20	Current Year Cumulative 30-Sep-21	Comparative Year Cumulative 30-Sep-20
1 Interest Income	19,227	17,434	54,084	50,096
2 Interest Expense	6,615	5,925	18,786	17,997
3 Net Interest Income	12,612	11,509	35,298	32,099
4 Bad Debts Written Off	-	-	-	-
5 Impairment Losses on Loans and Advances	3,867	6,135	10,343	11,444
6 Non-Interest Income	6,093	4,984	17,794	13,634
6.1 Foreign Currency Dealing and Transaction gains/(Loss)	2,487	2,598	5,870	5,527
6.2 Fees and Commissions	2,805	2,357	7,748	7,435
6.3 Dividend Income	801	29	4,176	672
6.4 Other Operating Income	940	8,675	26,669	25,903
7 Non-Interest Expense	9,420	8,675	26,669	25,903
7.1 Salaries and Benefits	4,015	4,012	12,038	12,368
7.2 Fees and Commission	-	-	-	-
7.3 Other Operating Expenses	5,405	4,663	14,631	13,535
8 Operating Income/(Loss)	1,898	1,853	16,080	8,386
9 Income Tax Provision	3,520	(364)	4,926	4,200
10 Net Income/(Loss) After Income Tax	428	1,455	11,154	4,186
11 Other Comprehensive Income (Itemize)				
11.1 Net gain on Available for Sale Financial Assets (Net of Tax)	428	1,455	(904)	5,068
12 Total comprehensive income/(loss) for the year	3,948	1,111	10,250	9,254
13 Number of Employees	272	276	272	276
14 Basic Earnings Per Share	22	(2)	24	9
15 Number of Branches	14	14	14	14
PERFORMANCE INDICATORS:				
(i) Return on Average Total Assets	1.82%	-0.20%	1.93%	0.83%
(ii) Return on Average Shareholders' Funds	13.65%	-1.46%	14.42%	5.92%
(iii) Non Interest Expenses to Gross Income	50.34%	52.40%	50.23%	56.64%
(iv) Net Interest Income to Average Earning Assets	8.19%	8.43%	7.64%	7.84%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30 SEPTEMBER 2021 (AMOUNTS IN MILLION OF TSHS.)

	Current Quarter 30-Sep-2021	Previous Quarter 30-Jun-2021	Current Year Cumulative 30-Sep-2021	Comparative Year (Previous Year) Cumulative 30-Sep-2020
I. Cash Flow From Operating Activities	5,418	5,371	16,080	6,702
Net income/loss	-	-	-	-
Adjustment for non-cash items				
Impairment charge on loans and advances	3,867	4,019	10,343	5,309
Depreciation & Amortisation	791	599	1,930	1,089
Profit on disposal of items of property and equipment	(6)	(6)	(12)	(12)
Net change in Loans and Advances	(30,679)	(6,627)	(32,457)	(26,044)
Gain/loss on Sale of Assets	-	-	-	-
Net change in Deposits	81,105	54,618	99,412	26,173
Net change in Short Term Negotiable Securities	(14,697)	(25,175)	(29,307)	8,115
Net change in Statutory Minimum Reserve	(1,954)	(3,280)	(3,194)	1,729
Net change in Other Liabilities	(992)	(3,280)	(2,793)	231
Net change in Other Assets	3,823	7,412	4,023	239
Tax Paid	(1,316)	(1,316)	(5,492)	(3,359)
Others	-	-	-	-
Net cash provided (used) by operating activities	45,360	32,335	58,533	20,172
II. Cash flow from investing activities:				
Dividend received	-	-	-	-
Purchase of fixed assets	(467)	(6,025)	(6,747)	(942)
Proceeds from sale of fixed assets	-	14	14	12
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others (T/Bonds, Bills & Repos)	-	-	-	-
Net cash provided/used by investing activities	(467)	(6,011)	(6,733)	(930)
III. Cash flow from financing activities:				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long-term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-
Payment of cash dividends	-	-	-	-
Net change in other borrowings	-	-	-	-
Others	(3,547)	88	(7,125)	(3,619)
Net cash provided/used by financing activities	(3,547)	88	(7,125)	(3,619)
IV. Cash and Cash equivalents:				
Net increase/decrease in Cash and Cash Equivalents	41,347	26,412	44,675	15,623
Cash and Cash Equivalents at the Beginning of the Quarter	126,680	100,268	123,352	68,174
Cash and Cash Equivalents at the End of the Quarter	168,027	126,680	168,027	83,797

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2021 (AMOUNTS IN MILLION OF TSHS.)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Available for sale reserve	Total
Current Quarter							
Balance as at the beginning of the Quarter	62,670	-	35,547	4,819	-	1,297	104,333
Profit for the year	-	-	3,520	-	-	-	3,520
Change in fair value of government securities at FVOCI (Net of Tax)	-	-	-	-	-	428	428
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Release in Deferred tax on IFRS 9 day 1	-	-	2,732	(2,732)	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	62,670	-	41,799	2,087	-	1,725	108,281
Previous Quarter							
Balance as at the beginning of the Quarter	62,670	-	25,886	10,549	-	1,786	100,891
Profit for the year	-	-	3,931	-	-	-	3,931
Change in fair value of government securities at FVOCI (Net of Tax)	-	-	-	-	-	(489)	(489)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Release in Deferred tax on IFRS 9 day 1	-	-	5,730	(5,730)	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the previous period	62,670	-	35,547	4,819	-	1,297	104,333

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30 SEPTEMBER 2021

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8)

Name and Title	Signature	Date
COSMAS T. KIMARIO MANAGING DIRECTOR		15 th October 2021
WILLIS MBATIA HEAD OF FINANCE		15 th October 2021
MAGRETH GEORGE HEAD OF INTERNAL AUDIT		15 th October 2021

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in accordance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Name	Signature	Date
MR. JOHN ULANGA - BOARD CHAIRMAN		15 th October 2021
MS. FATUMA CHILLO - BOARD MEMBER		15 th October 2021

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PUBLICATION OF FINANCIAL STATEMENTS

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

NCBA BANK TANZANIA LIMITED

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT SEPTEMBER 30, 2021 (Amounts in million shillings)

	Current Quarter 30-September-21	Previous Quarter 30-June-21
A. ASSETS		
1 Cash	20,838	21,450
2 Balances with Bank of Tanzania	24,237	24,563
3 Investments in Government securities	79,925	75,058
4 Balances with other banks and financial institutions	21,847	30,078
5 Cheques and items for clearing	66	270
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers liabilities for acceptances	-	-
9 Interbank loans receivable	9,688	6,983
10 Investments in other Securities	-	-
11 Loans, Advances and Overdrafts (net of allowances for probable losses)	231,800	262,325
12 Other Assets	8,701	7,169
13 Equity Investments	811	811
14 Underwriting Accounts	-	-
15 Property and Equipment	15,846	17,392
16 TOTAL ASSETS	413,759	446,098
B. LIABILITIES		
17 Deposits from other banks and financial institutions	61,004	84,377
18 Customer deposits	248,843	269,962
19 Cash letters of Credit	-	-
20 Special Deposits	30,154	22,909
21 Payment orders/transfers payable	-	-
22 Bankers' cheques and drafts issued	348	361
23 Accrued taxes and expenses payable	8,802	7,193
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	-	-
27 Other Liabilities	20,173	17,734
28 Borrowings	-	-
29 TOTAL LIABILITIES	369,325	402,536
30 NET ASSETS/(LIABILITIES) (16 minus 29)	44,434	43,562
C. SHAREHOLDERS' FUNDS		
31 Paid up Share Capital	39,558	34,458
32 Share premium	8,913	8,913
33 Retained Earnings	(33,962)	(33,071)
34 (Loss)/Profit Account	(11,462)	(7,158)
35 Other Capital Accounts	41,385	40,421
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	44,434	43,562
38 Contingent Liabilities	-	-
39 Non performing Loans & Advances	39,448	30,043
40 Allowances for Probable Losses	42,753	26,896
41 Other non Performing Assets	26,196	22,775
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to Total Assets	10.7%	9.8%
(ii) Non performing Loans to Total Gross Loans	16.5%	9.3%
(iii) Gross Loans and Advances to Total Gross Deposits	83.3%	80.5%
(iv) Loans and Advances to Total Assets	56.0%	58.8%
(v) Earning Assets to Total Assets	83.0%	83.9%
(vi) Deposits Growth	-7.8%	-2.1%
(vii) Assets Growth	-7.2%	-4.2%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED SEPTEMBER 30, 2021

	Current Quarter 30 September 2021	Comparative Quarter 30th September 2020	Current Year Cumulative 30 September 2021	Comparative Year Cumulative 30 September 2020
1 Interest Income	9,902	12,795	33,066	19,833
2 Interest Expense	(4,609)	(4,356)	(13,800)	(7,353)
3 Net Interest Income (1 + 2)	5,293	8,439	19,266	12,480
4 Bad Debts Written-Off	(2)	0	(1,629)	0
5 Impairment Losses on Loans and Advances	(1,027)	(1,596)	(1,995)	(1,988)
6 Non Interest Income:	2,653	2,296	7,363	3,753
6.1 Foreign Currency Dealings and translation Gain/(Loss)	595	901	1,878	1,381
6.2 Fees and Commissions	2,057	1,395	5,485	2,372
6.3 Dividend Income	0	0	0	0
6.4 Other Operating Income	0	0	0	0
7 Non Interest Expenses:	(10,019)	(14,443)	(31,167)	(21,482)
7.1 Salaries and Benefits	(4,821)	(5,076)	(14,897)	(8,433)
7.2 Fees and Commission	0	0	0	0
7.3 Other Operating Expenses	(5,198)	(9,367)	(16,270)	(13,049)
8 Operating (Loss)/Income	(3,103)	(5,304)	(8,162)	(7,237)
9 Income Tax Provision	(1,200)	(98)	(3,300)	(98)
10 Net (Loss)/Income After Income Tax	(4,303)	(5,402)	(11,462)	(7,335)
11 Other Comprehensive Income (Itemize)	75	74	(1,081)	74
12 Total comprehensive(loss)/ income for the year	(4,228)	(5,328)	(12,542)	(7,261)
13 Number of Employees	289	302	289	302
14 Basic Earnings per Share	(132)	(260)	(351)	(260)
15 Number of Branches	12	12	12	12

SELECTED PERFORMANCE INDICATORS

(i) Return on Average Total Assets	-5.7%	-20.9%	-2.9%	-9.5%
(ii) Return on Average Shareholder Funds	-55.9%	-43.9%	-28.5%	-19.9%
(iii) Non Interest Expenses to Gross Income	126.1%	119.0%	117.0%	121.8%
(iv) Net Interest Income to Average Earnings Assets	6.4%	10.5%	5.8%	15.6%

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED SEPTEMBER 30, 2021 (Amounts in million shillings)

	Current Quarter 30 September 2021	Previous Quarter 30 June 2021	Current Year Cumulative 30 September 2021	Comparative Year Cumulative 30 September 2020
I Cash flow from operation activities				
Operating (Loss)/Income	(3,103)	(4,424)	(8,162)	(7,335)
Adjustments for:				
- Impairment/Amortization	2,417	1,005	4,690	4,574
- Net change in Loans and Advances	(30,525)	(1,075)	(30,294)	(5,248)
- Gain/loss on Sale of Assets	0	0	0	0
- Net change Deposits from other banks and financial institutions	23,372	(4,962)	44,355	24,960
- Net change in Deposits	(28,364)	(5,800)	(58,211)	(1,821)
- Net change in Short Term Negotiable Securities	4,867	9,659	19,674	54
- Net change in Other Liabilities	6,390	(3,832)	9,013	(8,827)
- Net change in Other Assets	9,905	(766)	11,565	11,306
- Tax Paid	0	0	0	0
- Others (specify) SMR- Movement	3,836	3,659	8,333	(12,747)
Net cash provided (Used) by operating activities	(11,204)	(6,536)	963	4,916
II Cash flow from investing activities:				
Dividend Received	0	0	0	0
Purchase of Fixed Assets	(183)	(22)	(264)	(914)
Proceeds from Sale of Fixed Assets	0	6	6	0
Purchase of Non- Dealing Securities	0	0	0	0
Proceeds from Sale of Non-Dealing Securities	0	0	0	(1,523)
Others (specify) - Purchase of Intangible Assets	0	0	0	0
Net cash (Used in)/generated from investing activities	(183)	(16)	(259)	(2,437)
III Cash flow from financing activities:				
Repayment of Long-term Debt	0	0	0	0
Proceeds from Issuance of Long Term Debt	0	0	0	0
Proceeds from Issuance of Share Capital	5,100	0	5,100	0
Payment of Preference Dividends	0	0	0	0
Net Change in other Borrowings	0	0	0	0
Others (specify) - WHT paid on Bonus Shares	0	0	0	50,505
Net Cash generated from Financing Activities	5,100	0	5,100	50,505
IV Cash and Cash Equivalents:				
Net Increase/ (Decrease) in Cash and Cash Equivalents	(6,287)	(6,552)	5,805	52,984
Cash and Cash Equivalents at the beginning of the Quarter	65,085	71,637	52,993	29,597
Cash and Cash Equivalents at the end of the Year	58,798	65,085	58,798	82,581

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT SEPTEMBER 30, 2021

	Share capital	Share Premium	Retained Earning	Regulatory reserve	Fair Valuation Reserve	Others	Total
Current Year							
Balance as at the beginning of the year	34,458	8,913	(33,071)	1,019	2,074	38,484	51,877
Profit for the year	-	-	(11,462)	-	-	-	(11,462)
Other Comprehensive Income	-	-	-	-	(1,081)	-	(1,081)
Transaction with owners	5,100	-	-	-	-	-	5,100
Dividends Paid	-	-	-	-	-	-	-
Regulatory reserve	-	-	(890)	890	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	39,558	8,913	(45,423)	1,909	993	38,484	44,434
Previous Year							
Balance as at the beginning of the year	28,159	8,913	(19,238)	1,290	218	-	19,342
Profit for the year	-	-	(7,335)	-	-	-	(7,335)
Other Comprehensive Income	-	-	-	-	74	-	74
Transaction with owners - Advanced toward share capital	-	-	-	0	-	6,300	6,300
Dividends Paid	-	-	-	-	-	-	-
Regulatory reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	(1,923)	1,923	-	-	-
Others	-	-	-	-	-	37,957	37,957
Balance as at the end of the previous period	28,159	8,913	(28,496)	3,213	292	44,257	56,338

Margaret Karume
Managing Director & Chief Executive Officer
26-October-21

Genes I. Kunda
Acting Head of Finance
26-October-21

Peter Kimweri
Chief Internal Auditor
26-October-21

We, the under-named, non-executive members of the Board of Directors, attest to the correctness of the above Statements. We declare that the Statements have been examined by us, and to the best of our knowledge and belief have been prepared in conformance with the instructions and are true and correct.

Name	Date
1. Ms. Stella Ndikimi (Director)	26-October-21
2. Vinaykant Somaiya (Chairman)	26-October-21



NCBA Bank (Tanzania) Limited
Amani Place, Ohio Street
P. O. Box 20268, Dar es Salaam, Tanzania
Tel +255 22 2130113, Fax +255 22 2125710
E-mail: info@ncba.co.tz
www.ncbagroup.co.tz

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The benefits of taking a leap towards sustainable agriculture

There is a concentrated effort to modernise the agriculture industry, and data-driven weather intelligence is the key to sustainability. Managing the decision-making processes of farming has always been complex because there are so many different limiting factors that aren't within a farmer's control. The weather itself being chief among them.

Sustainable agriculture is a vision that many people in a variety of capacities across the industry have been contributing to. We will explore how we got to this point and why modern agricultural practices are the logical next step for the world to thrive.

Agricultural modernisation is directly related to meteorological intelligence. Throughout history, management in this area has been complicated by unpredictable weather and climatic factors. Conserving water resources, reducing the use of chemicals, developing ecosystem and crop biodiversity are just some of the goals of sustainable agriculture.

Examples include rainwater collection and its further use for soil irrigation and fertilizers from agricultural waste. Another popular method is crop rotation, which helps the soil retain its nutrients. Let's take a closer look at the benefits of sustainable agriculture.

Sustainable agriculture contributes to workers' equality and the overall improvement of their situation. Traditional manufacturing assumes a less workable environment, so upgrading it

improves the life quality. Additional economic benefits from sustainable agriculture allow for more competitive salaries and facilities for workers.

Besides the social benefits, there are environmental advantages. First of all, the consumption of non-renewable energy sources decreases. Moreover, a crop rotation method helps to reduce the likelihood of the pest and the need for pesticides that contribute to environmental pollution.

Remember that by actively using chemicals, we harm the soil and the entire environment. In particular, we contribute to the emission of nitrogen and methane into the atmosphere. By reducing the emission of these gases, we cause minor damage to the Earth's ozone layer and protect ourselves from harmful radiation. In the long term, we preserve a safe environment and provide a healthy diet for future generations.

We must not forget that the growth of the population entails an excellent need for products. Sustainable agriculture and nutrition, and food waste reduction are important ways to tackle this problem. Thanks to optimizing food production, we get a reliable food system protected from external damaging factors in the long term. In addition, reducing the use of chemicals and switching to natural methods of cultivating land and plants makes food more nutritious and healthier. Thus, we can reduce the harm not only to nature but also to our health. In the long term, we will also provide quality

The importance of development plans for development control

Development plans are important in the context of the development control function with which most of the African countries are involved. Land use planning refers to the process by which land is allocated between competing and sometimes conflicting uses in order to secure the rational and orderly development of land in an environmentally sound manner to ensure the creation of sustainable human settlements.

The process of land use planning consists in the main of the two twin functions of development/land use planning and development control. Of necessity, these two functions must be supported by relevant research and mapping which are also major components of the land use planning process. Land-use planning does not exist in isolation.

It is necessary to view land-use planning as an integral part of the process of national growth and development. Among other things, this process seeks to identify, articulate and satisfy the basic social/human needs of a country's population within the context of available economic/financial resources and technical knowledge. People have needs that must be satisfied. For instance, they need housing; jobs; education; opportunities for recreation; transport; and basic services like water, electricity, clean air and health care. Social planning and policies attempt to take care of the basic social needs of the country's population. Economic planning and policies seek to ensure that the country has a sound economic base which provides revenue to finance government operations and pay for provision of services to the public while also ensuring that jobs are available to the country's labour force.

Land-use planning seeks to accommodate these needs within a technical and spatial framework.

While houses must be built for the population for example, they cannot be provided in a swamp; or an area that is unsuitable for housing development because of its terrain, vulnerability to natural or other disasters, or inability to physically support the building; or in an area that endangers the health and safety of the occupants or other members of the public.

Similarly, economic decisions to focus on tourism, manufacturing industry or agricultural development as the basis of the country's economic development must be translated into land-use terms. First, each of these activities uses land.

Furthermore, some areas of land are more suitable for some types of activities than others and some activities have negative impacts on the terrestrial (land) and/or marine (sea) environments. Also, use of land for one activity often prevents its use for another activity at the same time.

National social and economic needs are identified and articulated by people themselves, by politicians; community groups and sometimes by the technical experts, like land-use planners. These needs are translated into a spatial form or a land-use activity and reflected in land-use plans, policies and development actions. Land-use planning therefore derives from the need to satisfy these needs on the ground, in a rational manner and within a technical framework. It is a crucial part of the process of integrated development planning which includes social and economic planning and reflects their land-use/spatial components.

Land use planning also takes place within a legal context. At this stage, suffice it to say that the legal context provides the justification for undertaking land use planning and sets out the powers and duties of the agency responsible for the planning function needs.

The Guardian Limited Key Contacts

Managing Editor: WALLACE MAUGGO
Circulation Manager: EMMANUEL LYIMO

Newsdesk

News Editor: LUSEKELO PHILEMON
0757154767
General line: 0745700710
E-mail: guardian@guardian.co.tz

Advertising

Mobile: 0782253676
E-mails: advertise@guardian.co.tz
Website: www.ippmedia.com
epaper.ippmedia.com



By Special Correspondent

STUDIES show that every child comes into the world without self-concept. Every concept we have of who we are, we had to learn while we were growing up. When a child is born, he has an extraordinary high needs for love and touching. A child learns whether or not he is lovable or worthwhile or intelligent or talented by the way he is treated by his parents.

Psychologists believe that children need a constant, continuous flow of high-quality love in order to develop healthy personalities. Children who do not receive high-quality love in the first three to five years will develop deficiency needs. For the rest of their lives, they will try to compensate for their deficiencies rather than realize their potential.

It is believed that a child comes into the world with only two fears. One is the fear of falling; the other the fear of loud noises. All other fears had to be taught to us as children. "Children are totally unafraid of trying anything." We are born totally spontaneous and uninhabited. Our natural state is to be completely unafraid and completely uninhabited in our relationship with ourselves and with other people.

In the formative years, research further indicates, children learn in two ways. The first way they learn is by imitation, usually of one or both parents. Many of our adult habit patterns and characteristics come from straight imitation of one of our parents in our formative years. The other way children learn in the formative years is by moving from discomfort toward comfort. "Of all the discomfort a child can suffer, the most traumatic is the withdrawal or the threat of the withdrawal of love and approval by the parent. That threat causes psychic trauma and deep psychological scars that create deficiencies that adults spend the rest of their lives trying to compensate for."

Very early in life, children learn inhibitive habit patterns characterized by words "I cannot, I cannot." These patterns are formed when children are subjected to punishment and told over and over. "Don't." "Get away from there." "Stop that." "Leave it alone." "Put that down." "Don't touch that."

Later in life, when the child or adult is asked to do something that entails risk or involvement or trying something new or different, the instinctive reaction is "I can't, I can't." The inhibitive negative pattern habit pattern leads early in life to the fear of failure; which, Tracy believes, is the greatest single obstacle to success in adult life.

The compulsive negative habit pattern is characterized by the words "I have to, I have to" and is

Children take responsibility of their own environment



learned when the child is made the recipient, or the victim of conditional love. Conditional love occurs when parents make it clear to the child that he is not loved in and of himself, but only when he does what the parent approves of. "This compulsive negative habit pattern leads early in life to the fear of rejection, which is demonstrated or manifested in adult life by a preoccupation or obsession with what other people think."

There is a tremendous difference in functions between the conscious and subconscious minds. The role of the conscious mind is to take information and analyze that information to decide whether some action should be taken. The conscious mind is always making a decision that is either yes or no, whenever the conscious mind says yes to a piece of incoming information, the subconscious accepts it instantly and reacts instantaneously.

The key to success is to take full control of the conscious mind, keep it totally on what we want to accomplish. The role of the subconscious mind is to make sure that we always think, believe, and perform in a manner consistent with the information that we have accepted as true in the conscious mind.

The acceptance of total responsibility for our lives is the chief hallmark of mature human beings. The acceptance of responsibility means that from then on life, we have no more excuses. There is a direct relationship between accepting high

levels of responsibility, experiencing positive emotions, and the feeling of personal freedom. All negative emotions are ultimately manifested as anger either inwardly directed or outwardly expressed. Our negative emotions are within us, the negative emotions we experience are our reactions to situations, and are not contained in the situations themselves.

We cannot suffer negative emotions unless we can justify ourselves that we are entitled to them and unless we identify with them personally. We experience negative emotions when we blame someone or something else for a situation that we find unsatisfactory. The instant we stop blaming, our negative emotions stop.

The average person starts off in life with very few negative emotions. As he goes through life, negative emotions begin to accumulate like souvenirs. It is impossible for us to realize our full potential unless we leave our negative emotions behind.

Tracy opines that negative emotions begin very early in life as a result of two factors. The first of these factors is destructive criticism. Destructive criticism inflicted on a child prior to the age of six has an indelible effect on the child's subconscious. The subconscious stores the criticism and begins to make all the words and actions of the child in the subsequent years fit a pattern consistent with the negative impression.

The second cause of negative emotions is lack of love. For a child to grow up feeling truly loved, Tracy

suggests that three conditions are necessary. First, the parents must love themselves. It is not possible for a parent to love a child any more than the parent loves himself or herself.

The second requirement is that parents must love each other. Children, who are brought up in environments where the parents do not love each other, grow up not understanding what it is to be part of an adult loving relationship. A third requirement for a child to feel really loved is that the parents must love the child.

If the child grows up the victim of destructive criticism as well as a lack of love, he begins to feel, deep down, that he has done something fundamentally wrong. These feelings of guilt then begin to grow and to permeate the child's personality and flow into adult life. "Guilt is one of the worst of all negative emotions. Guilt is the cause of more insecurity, more negative feelings, more failed marriages, failed relationships, and ruined personal ties than anything else."

A person who has been brought up with feelings of guilt feels inferior, inadequate, and undeserving, especially of good things. Another adult manifestation of guilt is that the individual engages in destructive self-criticism and criticism of others. A third manifestation of guilt is being easily manipulated by others. A fourth characteristic of individuals who have been brought up feeling guilty is that they are continually trying to make other people feel guilty. A fifth characteristic is that the person who has been brought up feeling guilty uses victim language."

If we have been raised with this destructive negative emotion, Tracy professes several things we can do to eliminate guilt from our feelings and from our lives.

The first thing we can do is to stop destructive self-criticism. Never criticize yourself for anything, and never allow anybody to say anything about you that is destructive or negative. The second step is ridding ourselves of feelings of guilt that have arisen since early childhood is to refuse to be manipulated by others. The third step to eliminating feelings of guilt is to refuse to use guilt or blame with anyone. The fourth and perhaps the most important of all, is to forgive.

The only way we can realize our full potential is to learn to forgive and forgive readily: our parents, everybody else, and ourselves. And if we have wronged anyone else that causes us the feeling of uneasiness, we should be humble enough to offer an apology.



PUBLICATION OF FINANCIAL STATEMENTS

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

standard chartered

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPTEMBER 2021

(Amounts in million shillings)

	Current Quarter 30th Sep 2021	Previous Quarter 30th Jun 2021
A. ASSETS		
1 Cash	25,445	49,501
2 Balances with Bank of Tanzania	999,264	265,073
3 Investment in Government securities	498,678	509,138
4 Balances with other banks and Financial Institutions	58,596	394,410
5 Cheques & Items For Clearing	430	5,610
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customer's liabilities for acceptances	-	-
9 Interbank Loans Receivables	161,098	257,073
10 Investment in other securities	-	-
Loans, advances and overdrafts (Net of allowances for probable losses)	657,435	688,380
12 Other Assets	31,729	30,302
13 Equity Investments	0	0
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	7,658	7,808
16 TOTAL ASSETS	2,440,333	2,207,295
B. LIABILITIES		
17 Deposits from other banks and financial institutions	14,711	9,743
18 Customer deposits	1,991,756	1,764,751
19 Cash Letters Of Credit	22,285	22,762
20 Special deposits	-	-
21 Payment orders/transfers payable	-	-
22 Bankers cheques and drafts issued	230	5,059
23 Accrued taxes and expenses payable	17,615	14,931
24 Acceptances Outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	16,691	20,707
27 Other Liabilities	35,388	42,401
28 Borrowings	24,083	22,840
29 TOTAL LIABILITIES	2,122,759	1,903,194
30 NET ASSETS/(LIABILITIES) (16 minus 29)	317,574	304,101
C. SHAREHOLDERS' FUNDS		
31 Paid-up Share Capital	101,092	101,092
32 Capital reserves	799	799
33 Retained earnings	178,873	178,873
34 Profit(Loss) account	24,513	11,211
35 Other capital accounts	12,298	12,126
36 Minority interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	317,575	304,101
LIABILITIES AND SHAREHOLDER'S FUND	2,440,334	2,207,295
38 Contingent liabilities	2,505,950	2,484,027
39 Non performing loans & advances	22,549	16,570
40 Allowances for probable losses	19,917	20,117
41 Other non performing assets	-	-
SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	13.0%	13.8%
(ii) Non performing loans to total gross loans	3.3%	2.3%
(iii) Gross loans and advances to total deposits	33.5%	39.6%
(iv) Loans and Advances to total assets	26.9%	31.2%
(v) Earning Assets to Total Assets	56.4%	83.8%
(vi) Deposit Growth	12.9%	21.4%
(vii) Asset Growth	10.6%	13.2%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30TH SEPTEMBER 2021

(Amounts in million shillings)

	Current Quarter 30th Sep 2021	Comparative Quarter (Previous Year) 30th Sept 2020	Current Year Cumulative 30th Sep 2021	Comparative Year Cumulative (Previous Year) 30th Sept 2020
1 Interest income	22,861	18,394	63,298	67,408
2 Interest expense	(2,094)	(4,885)	(12,288)	(18,748)
3 Net interest income (1 minus 2)	20,767	13,509	51,008	48,658
4 Bad debts written-off	-	-	-	-
5 Impairment losses on loans and advances	483	(368)	(10,200)	(1,185)
6 Non interest income	9,570	12,681	32,071	35,206
6.1 Foreign currency dealings & translation gain/(Loss)	1,319	5,678	10,498	12,619
6.2 Fees and commission	6,065	5,088	18,297	17,380
6.3 Dividend income	-	-	-	-
6.4 Other operating income	2,186	1,715	3,286	5,197
7 Non interest expense:	(12,667)	(15,642)	(38,193)	(51,270)
7.1 Salaries and Benefits	(8,353)	(7,803)	(25,121)	(23,952)
7.2 Fees and commission	(217)	(276)	(78)	(618)
7.3 Other Operating expenses	(4,097)	(7,563)	(13,148)	(26,700)
8 Operating income/(loss) before tax	18,153	10,190	34,686	31,409
9 Income tax provision	(4,851)	(3,433)	(10,173)	(11,077)
10 Net income/(loss) after income tax	13,302	6,757	24,513	20,332
11 Other Comprehensive Income (Itemize)				
11.1 Net gain/(losses) on changes in the fair value of	172	(783)	(487)	3,715
12 Total comprehensive income/(loss) for the year	13,474	5,974	24,026	24,047
13 Number of Employees	237	271	237	271
14 Basic Earnings Per Share	1,154	586	709	588
15 Number of Branches	4	4	4	4
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	3.1%	2.6%	2.2%	2.7%
(ii) Return on Average Shareholders' Fund	17.0%	9.2%	10.8%	9.4%
(iii) Non Interest Expense to Gross Income	41.8%	58.7%	46.0%	61.1%
(iv) Net Interest to Average Earning Assets	4.6%	4.0%	4.3%	4.7%

CONDENSED STATEMENT OF CASH FLOWS STATEMENT FOR THE QUARTER ENDED 30TH SEPTEMBER 2021

(Amounts in million shillings)

	Current quarter 30th Sep 2021	Previous quarter 30th Jun 2021	Current Year Cumulative 30th Sep 2021	Comparative Year (Previous Year) Cumulative 30th Sept 2020
I: Cash flow from operating activities:				
Net Income/(Loss) before tax	18,153	9,151	34,686	21,219
Adjustment for:				
Impairment/Amortization	85	4,058	1,566	(835)
Net change in Loans and Advances	30,945	(33,537)	6,366	(36,504)
Gain/Loss on sale of Assets	-	-	(1)	-
Net change in deposits	226,528	318,508	917,179	74,741
Net change in short term Negotiable securities	10,460	(10,892)	(23,336)	(13,943)
Net change in other liabilities	(14,185)	(5,282)	5,584	13,150
Net change in other Assets	3,903	(3,373)	(6,697)	(6,725)
Tax paid	(3,379)	(3,379)	(10,137)	(5,716)
Others-Net Change in SMRR Placements	(121,886)	(35,616)	(167,964)	12,183
Net cash provided/(used) by operating activities	150,614	93,638	547,244	57,670
II: Cash flow from investing activities:				
Dividends received	-	-	-	-
Purchase of fixed assets	(374)	(251)	(1,173)	(252)
Proceeds on sale of fixed assets	-	-	1	-
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others	-	-	(0)	-
Net cash provided (used) by investing activities	(374)	(251)	(1,172)	(252)
III: Cash flow from financing activities:				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-
Payment of cash dividends	-	-	-	-
Net change in other borrowings	-	-	-	-
Others	-	-	-	-
Net cash provided (used) by financing activities	-	-	-	-
IV: Cash and Cash Equivalents:				
Net increase/(decrease) in cash and cash equivalents	150,240	93,387	546,072	57,418
Cash and cash equivalent at the beginning of the quarter	846,262	752,875	450,400	267,764
Cash and cash equivalent at the end of the quarter	996,502	846,262	996,502	325,182

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH SEPTEMBER 2021

(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year 2021							
Balance as at the beginning of the year	101,092	-	178,873	0	799	12,784	293,549
Profit for the year	-	-	24,513	-	-	-	24,513
Other Comprehensive Income	-	-	-	-	-	(487)	(487)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	101,092	-	203,386	0	799	12,298	317,575
Previous Year 2020							
Balance as at the beginning of the year	101,092	-	158,036	0	799	9,200	269,207
Profit for the year	-	-	20,837	-	-	-	20,837
Other Comprehensive Income	-	-	-	-	-	3505	3,505
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the previous period	101,092	-	178,873	0	799	12,785	293,549

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements.

Name and Title	Signature	Date
Sanjay Rughani Chief Executive Officer		26-Oct-2021
Rayson Foya Chief Finance Officer		26-Oct-2021
Pamela Nkiya Chief Internal Auditor		26-Oct-2021

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in accordance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Name	Signature	Date
1. Amb. Ami Mpungwe		26-Oct-2021
2. Prof. Sylvia S. Temu		26-Oct-2021

The Banking and Financial Institutions (Disclosures) Regulations, 2014 SCHEDULE (Made under Regulation 11)

MINIMUM DISCLOSURES OF CHARGES AND FEES

NUMBER	ITEM/TRANSACTION	CHARGE/FEE
1.0	Current Accounts	
(a)	Required minimum opening balance	Consumer and Private banking Ordinary: TZS 500,000; USD/EUR/GBP 500 Hifadhi: TZS 250,000; USD 250
(b)	Monthly service fee (breakdown per customer type)	Consumer and Private banking Ordinary: Balances below TZS 20mm; TZS 15,340 USD/EUR = 17.7 GBP -14.16 Balances above TZS 20mm; TZS 9,500 USD/EUR 14.16 GBP 7.08 Div: TZS 15,340 USD/EURO 15.34 Single Fee (Mkombozi): TZS 17,700 Hifadhi: None for digital account opened and TZS 9500 for non-digital account Priority Ledger Fee: TZS 25,000
(c)	Cheque withdrawal over the counter for Consumer and Private banking	Cash withdrawal fee for amount below TZS 20mm TZS 8,000 USD 1.18% of the amount EUR/0.118% of the amount GBP 2.0% Min 5 Cash withdrawal fee for amount TZS 20mm and above TZS 2% max TZS 450,000 USD 2.0% Max USD 400 EUR 2.0% Max USD 400 GBP 2.0% Max USD 400
(d)	Fees per ATM withdrawal	TZS 1,500 USD \$1
(e)	ATM mini statement	TZS 500 USD 0.6
(f)	Interim statement per page	TZS 2,000/USD/EUR 4; GBP 2 Business banking: TZS 2,500 USD/EUR/GBP 24 Corporate: TZS 3,000 USD 12 Commercial: TZS 3,500 USD 15
(g)	Periodic scheduled statement	Consumer and Private banking: Free E-statements Business banking: Free E-statements Corporate: Waived Commercial: waived
(h)	Cheque book	Consumer and Private banking 30 Leaves: TZS 14,160 100 Leaves: TZS 35,400 Business Banking 100 Leaves TZS 41,300; USD 41 Corporate Bank 100 Leaves TZS 26,000 USD 12 Commercial 100 Leaves TZS 30,000 USD 30
(i)	Dishonoured cheque	Consumer and Private banking -TZS: 0.35% of value, Min TZS 99,000, Max TZS 177,000 -USD/EUR: 0.35% of value, Min USD/EUR 89, Max
		USD/EUR 236 -GBP: 0.35% of value, Min GBP 89, Max GBP 177
		(t) Bill payments through ATM N/A
		(u) Deposit fee None
		(v) Other (please specify) N/A
2.0	Savings Accounts	Consumer and Private banking
(a)	Required minimum opening balance	Ordinary: TZS 500,000; USD/EURO/GBP 500 DIVA: TZS 500,000 USD 500 Tajirika Junior: TZS 250,000 USD 250 Tajirika: TZS 500,000
(b)	Monthly service fee	Monthly Ledger Fees for balances below TZS 10mm / USD / Euro 5,000 / GBP 5,000 Ordinary: TZS 8,260 USD/EUR 17.7 GBP 14.16 Monthly Ledger fees for balances TZS 10mm/USD 5,000/ GBP 5,000 and above Ordinary: TZS 7,000 USD/EUR 14.16 GBP 7.08 Monthly Ledger Fees for balances below TZS 10mm / USD / Euro 5,000 / GBP 5,000 DIVA: TZS 8,260 USD/EUR 17.7 GBP 14.16 Monthly Ledger fees for balances TZS 10mm/USD 5,000/ GBP 5,000 and above DIVA: TZS 7,000 USD/EUR 15.34 GBP 7.08 Tajirika Junior: None Tajirika accounts: TZS 6000 for monthly average balance below TZS 500,000
(c)	Interim statement	TZS 2,006 USD/EUR 4; GBP 2
(d)	Account closure	TZS 29,500 USD/EUR 30 GBP 30
3.0	Electronic Banking	
(a)	Internet banking monthly fee	Free
(b)	Internet transfers	-foreign telegraphic transfers • USD/EUR: 53.159 • GBP 47 -Local telegraphic Transfer TZS- 10,000 USD/EUR-5.37
(c)	Mobile banking	1000 = 9,999 = 1,500 10,000 = 29,999 = 3,000 30,000 = 49,999 = 3,500 50,000 = 99,999 = 4,700 100,000 = 299,999 = 7,000 300,000 = 499,999 = 7,500 400,000 = 499,999 = 9,000 500,000 = 999,999 = 10,000 1,000,000 = 2,000,000 = 12,000
(d)	Other	N/A
4.0	Foreign Exchange Transaction	
(a)	Purchase/sale of TCs transactions over the counter	N/A
(b)	Purchase of foreign cheque	-USD/EUR: 0.71% of value Minimum 17.7, Maximum 177 -GBP: 0.71% of value Minimum 59, Maximum 177
(c)	Sale/purchase of cash passport	N/A
(d)	Telegraphic transfer	-TZS: N/A
(e)	Telex/SWIFT	Consumer and Private banking: USD/EUR: 0.5% of value, Minimum USD/EUR 60, Maximum USD/EUR 150 (includes telex/ swift charges up to USD 45) overseas charges USD41.3 (optional- Deducted upfront) Business banking: USD/EUR: 0.5% of value, Minimum USD/EUR 60, Maximum USD/EUR 150 (includes telex/ swift charges up to USD 45) overseas charges USD50 (optional- Deducted upfront) Corporate: 0.33% of value (Min USD 36,Max
		USD130) +Swift Charges (USD42) +Overseas Charges, where applicable (USD 50)
		(f) Transfer from foreign currency denominated account to local current account (within bank and to other bank)
5.0	Personal Loans	USD/EUR: 5.37 GBP: 5.37 Transfer within SCB Accounts: No Charge
(a)	Processing/Arrangement/Appraisal fee	
(i)	Personal loans	3.5% Minimum TZS 118,000
(ii)	Overdrafts	Salary 0/D: None Secured 0/D: 1.5% Minimum TZS 117,000
(iii)	Mortgage finance	1.5% of the loan amount
(iv)	Asset finance	N/A
(b)	Unpaid loan instalment	None
(c)	Early repayment	10%
(d)	Valuation fees	Charges as per valuer
		LC Opening/Advising commission (cash covered)
		0.6% per quarter or part thereof min \$330
		LC Opening/Advising commission (no cash covered)



Publication of financial statements

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

Absa Bank Tanzania limited condensed statement of financial position as at 30 September 2021 (Amount in million shillings)

A. Assets	Current Quarter 30/09/2021	Previous Quarter 30/06/2021
1. Cash	21,418	21,720
2. Balances with Bank of Tanzania	59,801	52,115
3. Investment in Government Securities	184,171	162,615
4. Balances with other Banks and financial Institutions	100,412	80,735
5. Cheques and items for clearing	298	513
6. Inter branch Float Items	-	-
7. Bills negotiated	-	-
8. Customers' liabilities for acceptances	53,053	53,179
9. Interbank Loans Receivables	-	-
10. Investment in other Securities	3,000	2,000
11. Loans, Advances and Overdrafts (Net of allowances for probable losses)	506,791	501,420
12. Other Assets	20,443	19,418
13. Equity Investments	-	-
14. Underwriting accounts	-	-
15. Property, Plant and Equipment	25,132	25,510
16. Total assets	974,519	919,225

B: Liabilities	Current Quarter 30/09/2021	Previous Quarter 30/06/2021
17. Deposits from Other Banks and financial Institutions	24,646	41,893
18. Customer Deposits	673,194	628,978
19. Cash Letter of Credit	35,273	12,846
20. Special Deposits	-	-
21. Payment orders/Transfers payable	-	-
22. Bankers Cheques and Draft Issued	131	93
23. Accrued Taxes and Expenses Payable	2,471	3,761
24. Acceptances Outstanding	53,053	53,179
25. Interbranch Float Items	-	-
26. Unearned income and Other deferred charges	2,049	2,106
27. Other liabilities	19,758	16,420
28. Borrowings	22,249	22,249
29. Total liabilities	832,824	781,526
30. Net assets/(liabilities) (16 minus 29)	141,694	137,699

C. Shareholders' funds	Current Quarter 30/09/2021	Previous Quarter 30/06/2021
31. Paid up share capital	98,722	98,722
32. Capital Reserves	76	76
33. Retained Earnings	33	33
34. Profit/ Loss Account	9,434	5,268
35. Other Capital accounts	33,429	33,599
36. Minority Interest	-	-
37. Total shareholders' funds	141,694	137,699
38. Contingent Liabilities	164,818	127,095
39. Non performing loans & advances	42,591	42,171
40. Allowance for probable losses	28,329	27,638
41. Other non performing assets	-	-

D. Selected financial conditions indicators	Current Quarter 30/09/2021	Previous Quarter 30/06/2021
(i) Shareholders Fund to total assets	15.0%	15.1%
(ii) Non performing loans & advances to total gross loan	8.1%	8.1%
(iii) Gross loans advances to total deposits	79.3%	79.5%
(iv) Loans and Advances to total assets	53.5%	55.0%
(v) Earning Assets to Total Assets	83.7%	81.7%
(vi) Deposits Growth	10.4%	-7.0%
(vii) Assets growth	6.0%	1.8%

Condensed statement of changes in equity as at 30 September 2021 (Amount in million shillings)	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Current year balance as at the beginning of the year (1-Jan-21)	128,722	76	33	-	-	3,769	132,600
Profit for the year	-	-	9,434	-	-	-	9,434
Other Comprehensive Income	-	-	-	-	-	(340)	(340)
Transactions with owners	0.00	-	-	-	-	-	(0)
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end the current period (30- Sept -21)	128,722	76	9,467	-	-	3,429	141,694
Previous year balance as at the beginning of the year (1-Jan-20)	122,432	76	405	-	-	355.3	123,269
Profit for the year	-	-	4,194	-	-	-	4,194
Other Comprehensive Income	-	-	-	-	-	1,908.4	1,908.4
Transactions with owners	6,289	-	-	-	-	-	6,289
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end the current period (30- Sept -20)	128,722	76	4,599	-	-	2,264	135,661

Condensed statement of profit or loss and other comprehensive income for the period ended 30 September 2021 (Amount in million shillings)

	Current Quarter 30/09/2021	Comparative Quarter 30/09/2020	Current year cumulative 30/09/2021	Comparative Quarter Cumulative 30/09/2020
1. Interest Income	17,086	18,546	51,714	54,669
2. Interest expense	(3,386)	(4,463)	(11,294)	(14,104)
3. Net Interest Income (1 minus 2)	13,700	14,083	40,420	40,565
4. Bad debts written off	-	-	-	-
5. Impairment Losses on Loans and Advances	(1,851)	(1,886)	(3,695)	(6,795)
6. Non Interest Income	11,143	11,878	29,262	31,259
6.1 Foreign currency Dealings and Translation Gains/(Loss).	5,460	7,003	14,668	18,464
6.2 Fees and Commissions	5,519	4,905	14,366	12,621
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	164	(31)	228	174
7. Non-Interest Expenses	(18,173)	(18,550)	(53,527)	(58,817)
7.1 Salaries and Benefits	(9,914)	(9,369)	(28,668)	(29,177)
7.2 Fees and Commission	(1,508)	(1,047)	(4,236)	(3,370)
7.3 Other Operating Expenses	(6,750)	(8,133)	(20,623)	(26,270)
8. Operating Income/(Loss).	4,818	5,526	12,459	6,211
9. Income Tax provision	(652)	(203)	(3,025)	(2,017)
10. Net Income/(Loss) After Income Tax	4,166	5,323	9,434	4,194
11. Other Comprehensive Income (itemize)	(170)	457	(340)	1,908
12. Total Comprehensive Income/(Loss) for the year	3,996	5,780	9,094	6,102
13. Number of employees	452	494	452	494
14. Basic Earnings Per Share	4.2	5.4	9.6	4.2
15. Number of Branches	15.0	15.0	15.0	15.0
Selected performance indicators				
i) Return on Average Total Assets	1.8%	2.4%	1.3%	0.6%
ii) Return on Average Shareholder's Fund	15.8%	22.5%	12.0%	8.9%
iii) Non interest Expense to Gross Income	73.2%	71.5%	76.8%	81.9%
iv) Net Interest Income to Average Earning Assets	7.1%	7.6%	7%	7.3%

Condensed statement of cash flow for the quarter ended 30 September 2021 (Amount in million shillings)

	Current Quarter 30/09/2021	Comparative Quarter 30/06/2021	Current year cumulative 30/09/2021	Comparative Quarter Cumulative 30/09/2020
I. Cash flow from operating activities:	4,818	4,685	12,459	6,211
Net income/(Loss)	-	-	-	-
Adjustment for non Cash items	3,803	1,990	9,984	12,798
- Impairment/Amortisation	(7,221)	(35,938)	(62,106)	(14,554)
- Net changes in Loans and Advances	(139)	-	(229)	155
- Net changes in Deposits	49,396	(14,633)	44,619	(91,424)
- Net change in short term negotiable Securities	(21,726)	27,401	25,655	(51,465)
- Net change in other Liabilities	5,510	26,214	20,514	(16,774)
- Net change in other Assets	(1,725)	(25,525)	(16,396)	15,334
- Tax Paid	(3,338)	(230)	(3,568)	-
- Other (Net change in SMR)	(2,653)	2,964	1,329	10,645
Net cash (used)/provided in operating activities	26,726	(13,072)	32,262	(129,074)
II: Cash flow from investing activities	-	-	-	-
- Dividend Received	-	-	-	-
- Purchase of Fixed Assets	(748)	(1,513)	(3,262)	(6,954)
- Proceeds from Sale of Fixed Assets	139	-	241	32
- Purchase of Non-Dealing Securities	(1000)	-	(1000)	-
- Proceeds from non-dealing securities	-	-	-	-
- Other (Specify)	-	-	-	-
- Net cash (used)/provided in investing activities	(1,609)	(1,513)	(4,022)	(6,922)
III. Cash flow from Financing activities	-	-	-	-
- Repayment of Long-term Debt	-	-	-	-
- Proceeds from Issuance of Long Term Debt	-	-	-	-
- Proceeds from Issuance of Share Capital	(0)	(0)	(0)	6,289
- Payment of Cash Dividends	-	-	-	-
- Net Change In Other Borrowings	-	-	-	-
- Others (Lease Payments)	(923)	(698)	(2,428)	-
- Net cash used /provided by financing activities	(923)	(698)	(2,428)	6,289
IV. Cash and cash equivalents	24,193	(15,284)	25,813	(129,706)
- Net increase (decrease) in cash and cash equivalents	24,193	(15,284)	25,813	(129,706)
- Cash and cash equivalents at the beginning of the quarter/year	116,511	131,794	114,891	230,149
- Cash and cash equivalents at the end of the quarter/year	140,704	116,511	140,704	100,443

Selected Explanatory notes for the quarter ended 30 September 2021

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8)

Name	Signature	Date
Abdi Mohamed Managing Director	October 26, 2021
Obedi Laiser Chief Financial Officer	October 26, 2021
George Binde Chief Internal Auditor	October 26, 2021

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view

Name	Signature	Date
Simon Mponji Chairman	October 26, 2021
Richard Magongo Director	October 26, 2021

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WWF Tanzania Country Office
Plot 252, Kiko Street, Off Mwai Kibaki
Rd, Mikocheni
P O Box 63117
Dar es Salaam
Tanzania

Tel: 255 22 2700077
Fax: 255 22 2775535
info@wwftz.org
www.wwftz.org

REQUEST FOR PROPOSALS – RFP

CONSULTANCY: TO DEVELOP A CLUSTER DEVELOPMENT FRAMEWORK (CDF) FOR SAGCOT KILOMBERO CLUSTER

CARE-WWF Alliance on behalf of the SAGCOT Center Ltd (SCL) is looking for a consultancy firm to develop a Kilombero CDF. This document sets out the Terms of Reference for the services to be rendered.

1.0 INTRODUCTION

1.1 About the Partners of this Activity

a) CARE WWF Alliance

CARE-WWF Alliance in Tanzania is part of Global Collaboration between two organizations (CARE International and the Wild Wide Funds for Nature-WWF) to increase integration of conservation and development with the goal of building just and sustainable food systems and resilient livelihoods. In the Southern Agricultural Growth Corridor of Tanzania (SAGCOT), the CARE-WWF Alliance aims to demonstrate a model of agricultural growth that improves the livelihoods of smallholders while maintaining vital ecosystem functions and conserving globally significant biodiversity through private-public partnerships. The mission of the Alliance to support SAGCOT's objectives is to develop equitable food systems and sustainably managed land and water by creating resilient landscapes that conserve nature, improve the livelihoods and food security of the rural poor, and influence development approaches in Africa and beyond. The ultimate goal is to build a coalition of partners to design interventions that will help lifting 2 million people out of poverty in SAGCOT through sustainable agricultural development that protects and benefits wildlife and natural capital.

b) Southern Agricultural Growth Corridor of Tanzania (SAGCOT)

The Southern Agricultural Growth Corridor of Tanzania ("SAGCOT") is a Public Private Partnership that was initiated at the World Economic Forum (WEF) Africa Summit in 2010 with three overarching objectives: 1) Enhance Tanzania's food security and nutrition; and accelerate agricultural transformation and green growth, 2) Safeguard that this happens in a sustainable and responsible manner, 3) Improve livelihoods for smallholder farmers and their communities. SAGCOT partnership include government, both global and Tanzanian businesses, Apex and farmer organizations, Development Partners, Foundations, Research Organizations, Academia and NGOs with the mandate of catalysing responsible private sector led agriculture development. SAGCOT envisions that USD \$2.1 billion of private investment can be mobilized over a twenty-year period (up to 2030), alongside public sector grants and loans of USD\$1.3 billion. The impact will be a tripling of the area's agricultural output and income improvement for millions of Tanzanians.

1.2 The Cluster Approach

The **SAGCOT Initiative** is implemented through six clusters identified in the SAGCOT Blue Print (2010) namely Ithemi, Mbarali, Kilombero, Sumbawanga, Ludewa and Rufiji with the aim of achieving economies of scale, synergies and increased efficiency. Since its inception in 2011, SCL and its partners have had active operations in Ithemi and Mbarali clusters. Using the experience and lessons learned from above two Clusters, SCL wishes to replicate this cluster approach to initiate activities in the third priority cluster-Kilombero Cluster (which covers the entire region of Morogoro). It is described to hosts the Kilombero Valley that has substantial potential for agriculture, particularly rice and sugar cane farming. In addition, it is a home of enormous biodiversity and has extensive Ramsar sites and water catchment contributing 65% of total water to the new Mwalimu Nyerere hydropower station, and supporting irrigation schemes, domestic use, livestock and fishing in the landscape. There are also important corridors for wildlife dispersal in the landscape including Ruipa, Mwanihana-Magombera and Wami Mbiki WMA Corridors. To ensure management of these vital resources, SCL and its partners have established a multi-stakeholder platform such as Land Use Dialogue to oversee the process visioning and planning development scenarios.

Therefore, the CARE-WWF Alliance in partnership with SCL, seeks a consultant team to develop the Kilombero CDF.

2.0 SCOPE OF WORK

The scope of work for Kilombero CDF covers **three complementary and distinct phases**. The outputs of each phase deliberately inform the purpose and scope of the next phase as described below:

- **Phase I. Update the Kilombero Cluster Profile (e.g status of and potential for green growth);**
- **Phase II. Scope Value Chains (Value Chain Prioritization); and**
- **Phase III. Provide an in-depth analysis of priority Value Chains with an eye of sustainability**

2.1 Objectives

The **overall objective** of this study is to provide a well-documented, well-structured and practical guiding document (The KCDF) to guide the SCL and Kilombero Cluster Facilitation team to establish the SCL's operations. Specifically, this assignment aimed to:

- To provide broad overview of Inclusive and Sustainable Agribusiness "landscape";
- To identify at most 6 most important (or priority) value chains operating;
- To analyze the dynamics of these 6 value chains in order to generate clear recommendations;
- To produce the CDF with recommendations that are articulated around the findings of the study;
- To build initial momentum and ownership of the CDF and collaborative approaches.

Each objective will be dealt with in a specific phase, although they are part of the overall assignment.

2.2 PHASE I – UPDATE THE KILOMBERO CLUSTER PROFILE

The **objective** is to provide a broad overview of the inclusive and sustainable Agribusiness "landscape" and establish the "status quo" using desk review of secondary information and key informant interviews:

- Update the Kilombero Cluster Profile to inform the design of interventions in the cluster. The profile was described in the SAGCOT Investment Blue Print (2010) as 'Type 2' where further investment in backbone infrastructure and careful assessment of social and environmental impacts is required. Therefore, it is critical to identify key issues that SCL Team will carefully look at and guide SAGCOT partnership to address and ensure an inclusive and sustainable agribusiness growth in the cluster (NB: since 2010, it is obvious the situation must have changed). Therefore, we should:
- Identify and map Existing **Public and Private Investments** and corresponding support;
- Identify and map green growth issues to address challenges of inclusiveness, ecological sustainability, improved income and rural livelihoods;
- Identify and map relevant stakeholders actively supporting an inclusive and sustainable agribusiness and champion green growth ideas through possible partnership models;
- collect and review relevant existing land use plans and frameworks to understand and align land use designations or identify potential areas of conflict/concern.

The "mapping" will therefore focus on the following **specific aspects**: (indicates GIS/spatial information needed)

- ✓ Updated basic information with an overview of all districts of Morogoro region focusing on:
 - Total area, Arable land, cultivated area, geographical info, demography and weather/climate;
 - Identify, locate and provide an overview of the protected and other ecologically important/sensitive areas (Parks, Game reserves, Forest reserve, ecosystem Ramsar sites etc);
 - Establish the scale and nature of the environmental and social risks related to development;
 - Local hydrology and existing and planned irrigation schemes: Number, location, recent trends etc; (include GIS map)
 - Major crops, livestock and Fisheries commodities: land under production, production and productivity (metric tons) levels, and location where found in the district; and
 - Status of infrastructure: major and feeder roads, Railway, Electricity connectivity and comm.)
 - ✓ Identify and map Public and Private Investments and corresponding support structures:
 - Identify, locate and give a brief profile of existing large farms, medium farms, and small farms;
 - Establish the range and average size of smallholder farms and the how this varies;
 - Identify and locate Factories, Storage structures, Logistics hubs (existing and potential), major market centers, Input suppliers and agro-dealer networks; key ones should be spatially mapped.
 - Identify, locate and profile existing Government and donor projects; identify what results have come out of relevant projects and linkages to inclusive green growth
 - Identify, locate and profile Farmer Organizations and CSOs; and
 - Identify and locate business support structures such as Banks, MFIs, Research and Training, and status of extension services (private and public);
 - Validate findings at a workshop with a selection of key informants who participated in this Phase.

Phase I: Deliverables

- 1) A summary report of no longer than 15 pages (excluding annexes/maps) as per objective of Phase
- 2) The summary of each value chain (look at the most potential);
- 3) A validation workshop report;
- 4) Annexes should include: a synthesis of the desk review; a copy of the interview checklist; GIS maps, and a list of the key informants.
- 5) All data collected should be well-organized and integrated into SAGCOT's overall data management system, - working closely with SAGCOT GIS Specialist

2.3 PHASE II: SCOPE VALUE CHAINS (VALUE CHAIN PRIORITIZATION)

The objective is to facilitate key stakeholders in Morogoro region to prioritize six (6) value chains including Nature-based solutions (NBS) as justified by a mix of quantitative and qualitative criteria.

Using the information from Phase I, the consultants are expected to carry out the following tasks:

- Develop criteria for ranking and shortlisting of 6 priority value chains; and
- Convene a workshop and facilitate discussions among key stakeholders from Morogoro region to come up with an agreed list of at most 6 priority value chains.

Selection of the 6 priority value chains should take into consideration the following broad criteria:

- Alignment with SAGCOT objectives (food security and nutrition, smallholder farmers inclusiveness, potential impact on social and environmental issues, potential for agribusiness growth);
- Align with WWF conservation goals (halve foot prints of production and consumption, zero loss of natural habitats and zero extinction of species).
- Potential to support inclusive green growth agenda
- Morogoro Regional Agriculture Development Plan (2020-2025) and ASDP II Plan Priorities;
- Potential for cross value chain dynamics; and
- Potential for growth to meet local and external market demand

Phase II Deliverables

- 1) A report of no more than 10 pages (excluding annexes) with the list of six value chains and Validation workshop report; and a matrix that cross-references the criteria with the six value chains

2.4 PHASE III – IN-DEPTH VALUE CHAIN ANALYSIS

The detailed analysis of the value chains will be done in two stages:

- A Desk review of secondary data specifically relating to the prioritized value chains that interrogates, for each value chain: elaborated key stakeholders' analysis (eg, market actors and regulators, value chain supporters and service providers, pullers, etc);
 - qualitative analysis, through which the consultants will highlight the value chain dynamics; and agribusiness opportunity and constraints identification along these value chains; and
 - Identify and prioritize public and private investment opportunities. The results from Phase I will also be used to inform phase III especially on existing value chain actors and supporters.
- At all stages, for the sake of ownership, the consultant shall closely work with SCL and the Alliance).

2.4.1 Qualitative and Quantitative Analysis

A team of experienced value chain experts will use a mixture of approaches: quantitative and qualitative approaches to describe and analyze the value chains and how smallholder farmers interact with service providers at different stages in these value chains but also, along with environmental and green growth experts, the possible environmental and social challenges posed over the course of the farming process. Qualitative analysis should be informed and supported by the quantitative data, and vice versa

The analysis for each value chain will include the following parameters:

- Definition of the sub-sectors and of the value chains- including commodity flows and main market outlets.
- Functional analysis: (Actors, service providers, supporters etc)
- Sub-sector maps (inter-relations and geographical coverage)
- Identification and description of the driving value chains in the sub sector
- Constraints and opportunities at sub-sector and value chain levels, including the relationship between different producers and value chains that may have implications on equity (e.g., level of exposure of small-scale producers to new risks such as fragile markets; distribution of benefits etc)
- Gender perspectives along the value chain
- Value Chain Performance:
 - o Price structure and cost structure along the value chains,
 - o Adoption of modern technology
 - o Level of engagement of key actors
 - o Profitability of the different actors,
 - o Rapid assessment of farmers' cash-flows and labor dynamics
 - o Rapid segmentation of the farmers depending on existing activities / farming system
- Dynamics within the value chains
- Driving forces
- Likely changes in status-quo / considering the on-going business environment
- Levels of risk for the different value chain actors and mitigation strategies
- Position, current and potential impact of local value chain champions on the dynamics
- Levels of green compliance, environmental sensitivity/risk, land use plans, water use, and social inclusiveness as well as all actors' levels of understanding and acceptance of GG issues and approaches, and possibility and willingness to change/adopt appropriate/recommended behaviors.
- Integration of climate change and adaptation along the entire value chain.
- Interactions between the sub-sectors
 - o Along the value chains
 - o Within the farmers' households (in terms of use of land, financial flows and labour)
- Recommendations on best-bet business models, drawing from Nature-based Solutions as much as possible
 - o each sub-sector and value chain can be developed,
 - o cross-value chain development can be triggered
- Where there will be existing value chain partnerships, the consultants will analyse their strategies and existing/proposed interventions; and will suggest models of engagement in these partnerships.
- Proposal of M&E system for development of inclusive green growth of the priority value chains, including linkages to IGG tool to help set up sustainability baseline as well as targets at the cluster level.

These findings will be validated in a workshop with a good representation of all the strategic stakeholders giving practical recommendations – defining clearly (who? What? How? and time frame. This is important: the recommendations will define the work needed to be done by key stakeholders to jumpstart the process of agricultural transformation in the cluster, including brokering strategic partnerships among the agreed upon value chains and the Cluster compact agreements.

Deliverables

1) A report of no more than 30 pages (excluding annexes) that, for each value chain, sets out:

- A potential list of 5-6 "best-bet" interventions (Business models) that resolve binding constraints currently limiting prospects for their growth/performance;
- For each value chain describe market size, volume of transactions, number of enterprises, approximation of the costs and revenue streams;
- List of Potential stakeholders from among the core market actors and those who provide cross-cutting services through strategic partnerships
- Diagrams showing the multi value chain development Framework (interrelated value chain dynamics) and recommendations for coordination and synergies across clusters
- Showing interrelated value chains- describing different types of risks faced the resolution of these constraints broken down by their significance and likelihood,

including climate change.

- A section on Green growth opportunities and constraints including climate adaptation, and develop practical responses to green growth opportunities for smallholder farmers in the field.
- List of potential local and international GG actors in the cluster who will form cluster level GRG

2) Validation workshop Report

2.5 PHASE IV: DEVELOP KILOMBERO CLUSTER DEVELOPMENT FRAMEWORK (CDF) DOCUMENT

While integration is happening during the entire process, consolidate reports from Phases I to III into the final document – this will provide "The Kilombero Cluster Development Framework". It should be a well-documented, structured and practical guiding document to guide the SCL Team and other key stakeholders to initiate field operations, and a strategy on managing cluster data/information for better progress monitoring.

Deliverables:

- 1) Consolidated Kilombero CDF report including integrated reports of the 3 previous phases. Also included an M&E framework with proposed indicators with linkages to the IGG tool;
- 2) Consolidated database (including GIS data);
- 3) Compilation of all detailed annexes.

3.3. Consultant Qualifications

WWF seeks a reputable national or internationally recognized consultancy team, with at least 10 years of experience in Value Chain analyses, climate change vulnerability analysis and facilitating transformative Partnership Initiatives in Agriculture and environment. The following skills, expertise and experience will be looked at:

1) Overall expertise: Leadership, project management, coordination, and communication skills

- Proven experience with at least 3 related or similar assignments and demonstrated ability to work as a multidisciplinary team, including strong regular communications
 - Ability to engage private sector and policy makers both at national and local levels
 - Extensive knowledge/experience of agricultural development in Africa and specifically Tanzania
 - Ability and commitment to work closely with CARE-WWF Alliance, SCL, and other key partners as specified (e.g., Environmental Feeder Group members), ensuring consideration of local context and technology transfer
 - Proficiency as a team in both written and spoken English and Swahili (not all team members need to be fluent in both)
- ##### 2) Key specialty expertise 1: Business development expertise for value chain analysis must have:
- Master's degree in agricultural economics, agribusiness, business management, economics or other relevant field
 - Demonstrated qualification in strategic planning processes, agribusiness development with expertise in ways to foster investments in agribusiness.
 - Minimum 8+ years of field and technical experience with business development, entrepreneurship development, public-private partnership engagement, and value chain development is required.
 - Possesses breadth of experience in assessing and supporting small and medium business growth
 - Ability to engage SME's and farmers
 - Substantial practical experience in financial and business analysis around agricultural value chains and in economic analysis of mixed farming systems
 - Participated in design development or carried out performance evaluation for commercial investment in either the commercial fields of Agriculture, Livestock, and Fishing industries.
 - Extensive knowledge and experience in agricultural development in Tanzania and specifically in the Southern Highlands and ways to foster investments in agribusiness
 - Experience in cluster approaches, mapping and system development
 - Experience in organizational performance monitoring and improvement
 - Proven excellent communication and facilitation skills amongst multiple stakeholders

3) Key specialty expertise 2: Green growth, environmental, ecological expertise

- Master's degree in Natural Resource Management, Environmental Management or similar degree
- knowledge and experience in spatial planning and demonstrated experience in practical applications of environmental/conservation/ecological research;
- Has practical experience in designing/working on EIA with commercial Farming projects in Tanzania
- Demonstrated experience with sustainability issues in developing countries.
- understanding and experience with ecosystem services science desired

4) Key specialty expertise 3: Database management and GIS

- Experienced in business intelligence, data management software and services; and familiarity with data management for online data platforms
- Understanding of database development and design and issues of data quality; Ability to address data inconsistencies
- Experienced in creating an effective data management strategy, and willingness to work collaboratively with SAGCOT GIS Manager to organize data for SAGCOT's use (including in SAGCOT GIS platform)
- Proficiency in GIS software such as ArcGIS Desktop and ArcGIS Pro; capability to analyze spatial data using common geoprocessing tools (intersection, dissolve, clip, common raster management tools, measure areas and distances) would be an advantage
- Experience in managing vector and raster data layers from different sources/projects/geospatial formats/etc; familiarity with how to manage the outputs of ecological modelling
- Ability and experience in producing clear and informative maps

3.4. Time Frame

The assignment is expected to be carried out for a period of not more than 40 days from the date of signing of the contract or not more than 74-person days as follows:

1. **Phase I:** 22 man-days (including 10 days for environmental/GIS analysis).
2. **Phase II:** 8 man-days
3. **Phase III:** 37 man-days (including 12 man-days for environmental/GIS analysis and integration with value chain actions)
4. **Phase IV:** 7 man-days - (including 2 days for environmental/GIS analysis integration)

5. Submission of application

Please, submit your **soft copy** application letter, CV and all relevant documents to procurement@wwftz.org addressed to;

Secretary, Procurement Committee

WWF Tanzania
Kiko Street, Off Mwai Kibaki Road Plot 252, Mikocheni
P. O. Box 63117,
website. www.wwf.or.tz

6. Deadline for submission:

Applications should be concise full combined Curriculum vitae & financial proposals fully signed, highlighting applicant's company or personal profile, relevant and concrete evidences of experiences on similar works, the proposed approach and methodologies, work schedule and timings of the process. Also, apart from one pager application letter, financial proposal should clearly specify time and other expenses both direct and reimbursable, these include unit costs on professional fees and the eligible taxes; kindly submit your applications as instructed by **Friday 05, Oct 2020 at 17.00hrs Tanzania local time..**

Evaluation of the consultancy applications will be done based on WWF procurement guidelines and that WWF Tanzania is not bound to accept any lowest or highest proposal/bid.

Only successful applicant will be contacted

Illegal immigration: A 21st century crisis

PORTLAND, USA

Illegal immigration is a 21st century crisis that will only worsen with the consequences of climate change.

In addition to poverty, civil conflict and violence, the increasing high temperatures, widespread droughts, frequent flooding and rising sea levels are leaving parts of the world unlivable. The result will be climate-fueled instability with millions of people likely migrating for their survival.

Unfortunately, governments, regional organizations and international agencies have failed to come up with sensible answers or effective policies to address the increasing waves of illegal migrants, including caravans of thousands, arriving at borders and the growing numbers of migrants unlawfully resident.

The recently negotiated Global Compact for Safe, Orderly and Regular Migration, for example, has done relatively little to address illegal migration. Other than fences, barriers, closed borders, pushbacks and official statements, governments appear ill prepared to deal with the growing numbers unlawfully crossing their borders.

With the assistance of social media and smugglers, thousands of migrants are arriving at borders by boat, motor vehicle and even by foot, pleading to enter the country. Refusing entry and/or deporting them to their home countries, especially when migrants claim asylum or come from failed states, have created serious dilemmas for governments.

Also, governments seem reluctant to acknowledge that visa overstayers and unauthorized migrants don't expect to be deported. This expectation is largely based on the experiences of millions of unauthorized migrants permitted to live in host countries.

In many countries the public is displeased with their government's handling of illegal immigration. This dissatisfaction contributes to anti-migrant sentiments, demonstrations against illegal immigration, xenophobia and violence towards migrants.

International surveys have found that approximately 15 percent of the



Governments, regional organizations and international agencies have failed to come up with sensible answers or effective policies to address the increasing waves of illegal migrants. Credit: Javier Garcia/IPS

world's adults, or more than 800 million, want to migrate to another country. If children are included, the number of people wanting to migrate increases to more than 1 billion, or one-eighth of the world's population of nearly 8 billion.

The preferred destinations are wealthy nations, with the United States being the top choice, followed by Canada, Germany, France, Australia and the United Kingdom. Those countries offer employment, services, opportunities, benefits, safety, human rights and security.

Among the economic, social and environmental forces influencing illegal migration are population size imbalances. For example, whereas

the populations of Latin America and the Caribbean and Northern America were about the same size in 1950, today the population of Latin America is nearly double that of Northern America and is projected to remain so for the foreseeable future (Figure 1).

The asymmetry of human rights is also contributing to illegal immigration. The Universal Declaration of Human rights states that everyone has the right to leave and return to their country (Article 13). However, the Declaration does not give one the right to enter another country without authorization.

Lacking a legal right to emigrate, migrants turn to illegal migration

with many claiming the right to seek asylum, Article 14 of the Declaration, to enter the destination country. Once in the country, unauthorized migrants believe they will not be repatriated even if their asylum claim is rejected, which is typically the case.

Of the world's nearly 300 million migrants, the number of unauthorized migrants is likely to be no less than one-fifth of all migrants, or about 60 million. In the United States, for example, about one-fourth of the foreign-born population, or approximately 11 million, are unauthorized migrants.

The European Commission reports taking strong actions to prevent illegal migration through ensuring that each European Union (EU) country controls its own portion of EU's external borders. Increasingly EU states are erecting walls, fences and even military force and technology to secure their borders against illegal immigration. Recently, the interior ministers from 12 member states demanded that the EU finance border-wall projects to stop migrants entering through Belarus.

Despite those actions, illegal immigration to the EU from January through August 2021 increased by 64 percent over the previous year. Along the western Balkan route, illegal crossings to the EU nearly doubled, with most of those migrants from Syria, Afghanistan and Morocco. In the United States, illegal immigration has

reached record levels. Officials detained 1.66 million illegal immigrants, including 145 thousand unaccompanied children, at the U.S. southern border in fiscal year 2021, the highest level ever recorded. The migrants were from 160 countries, with many seeking economic opportunities.

Many governments tolerate illegal immigration. Recently issued administration guidelines in the United States, for example, instruct immigration officials to no longer detain and repatriate migrants based on their illegal status alone; the focus is on those posing safety threats. Also, in Germany enforcement against illegal entry and unlawful residence is generally weak and authorities tend to look the other way regarding unauthorized migrant workers.

How best to address those unlawfully resident in a country remains a controversial political issue that most governments have been unable to resolve effectively. While some wish to offer a pathway to citizenship, others recommend repatriation and still others prefer to maintain the status quo.

Reasonable future levels of legal migration will be insufficient to absorb even a fraction of the estimated 1 billion people who want to migrate to wealthy countries. Consequently, future illegal migration will likely be many times greater than today's levels.

In addition, in the com-

ing decades climate-related migration will become an even more critical challenge. A recent landmark ruling by the UN Human Rights Committee found it unlawful for governments to return people to countries where their lives might be threatened by a climate crisis.

Tens of millions of people are expected to be displaced by 2050 because of life-threatening climate and environmental changes. Some estimate that as many as 143 million people in South Asia, sub-Saharan Africa and Latin America are likely to be displaced due to climate change.

Among the many aspects of the illegal migration crisis that governments need to address are three critical questions:

How to address the millions of unauthorized migrants currently resident in their countries?

How to respond to the millions of unauthorized migrants arriving at borders and attempting to enter?

How to address the millions of people to be displaced by climate change?

Failing to effectively address those and related issues will only exacerbate the 21st century illegal migration crisis that will only worsen with climate change.

Joseph Chamie is a consulting demographer, a former director of the United Nations Population Division and author of numerous publications on population issues, including his recent book, "Births, Deaths, Migrations and Other Important Population Matters."



INVITATION TO TENDER

TENDER FOR CATERING SERVICE

MBEYA CEMENT COMPANY LIMITED (MCCL) is a subsidiary of the **HOLCIM** Group with its industrial operations based in Plot No.1 Songwe Industrial Area, Mbeya. MCCL now invites SEALED BIDS from eligible tenderers to provide CATERING SERVICE to its sites. Eligible Bidders are required to submit 1- ORIGINAL bid document, properly enclosed in one sealed envelope marked **TENDER FOR PROVISION OF CATERING SERVICE** and physically delivered to below address:

**TENDER COMMITTEE,
MBEYA CEMENT COMPANY LIMITED,
PLOT NO 1,
SONGWE INDUSTRIAL AREA P.O. BOX 529,
MBEYA,
TANZANIA
TEL: +255767737382**

At **MBEYA CEMENT CO LTD's RECEPTION** located in Mbeya as indicated in the above address.

Kindly request electronic **Tender Documents** via mcc.tender@lafarge.com, with subject **REQUEST FOR TENDER DOCUMENTS – CATERING SERVICE**. All bidders are required to **PAY** Tender Fee amounting TZS 100,000/= to one of below bank account and copy of Original pay slip has to be attached when requesting tender document.

ACCOUNT NAME: **MBEYA CEMENT COMPANY LIMITED**

1. Stanbic Bank - Account no. 0140015051101
2. CRDB Bank - Account no. 0150065139500
3. NMB Bank - Account no. 62510014746

Payment Slip has to be sent to: mcc.tender@lafarge.com when requesting for tender documents.

DEADLINE FOR TENDER SUBMISSION: 15th NOVEMBER 2021, 04H00 PM. SITE VISIT FOR PREFERRED BIDDERS WILL BE ON 04th NOVEMBER 2021 AT 1030 HRS. (You're reminded to have your own Mandatory Personal Protective Equipment (PPE) during the site visit).



JOB VACANCY

Organization Overview

The International Training and Education Center for Health (I-TECH) is a center in the University of Washington's Department of Global Health and has offices throughout Africa, Asia, and the Caribbean. I-TECH's 700 worldwide staff work in partnership with local ministries of health, universities, non-governmental organizations (NGOs), medical facilities, and other organizations to support the development of a skilled health work force and well-organized national health delivery systems. I-TECH's activities occur primarily in the technical areas of health system strengthening; health workforce development; operations research and evaluation; and prevention, care, and treatment of infectious diseases. I-TECH Tanzania is announcing the following vacancy to be filled immediately.

Position : HIV CQI Program and Evaluation Team Lead (1)
Reports to : Country Representative.
Supervises : HIV CQI Mentors and Data Manager/ and Analyst.
Duty station : Dar es Salaam, Tanzania with up to 50% domestic travel. This position may include early morning or late evening calls to work with colleagues across multiple time zones, including Seattle (USA).

Position Summary

HIV CQI Program and Evaluation Team Lead provides technical leadership and directs program implementation for all program activities leading to achievement of the 95-95-95 goals for HIV epidemic control in Tanzania. S/he will develop, implement, and monitor HIV CQI activities in 3 target regions and implement program evaluation activities. S/he is responsible for leading the development and implementation of SOPs and other tools related to HIV adult treatment, retention, PEP, and PrEP across all program regions and facilities and implement evidence-based quality improvement approaches, program data, and regular, pro-active communication measures to guide program development, and management. The HIV CQI program and Evaluation Team Lead will work in close collaboration with the Country Representative, CQI Regional Mentors and Data Manager and Analyst to incorporate CQI methodologies as a key approach to achieve program outcomes and use data to drive decision-making. HIV CQI Program and Evaluation Team Lead will closely work with the Seattle based Senior Research and Evaluation Advisor to develop and implement Program Evaluation Projects.

Specific Rules and Responsibilities

Programmatic Leadership and Administrative Oversight

- Serve as technical expert at I-TECH Tanzania on the development and management of the HIV continuous quality improvement and evaluation portfolio.
- Lead and participate in the development and implementation of high quality and sustainable programs in Tanzania
- Lead and supervise the team on all aspects of program implementation, from design to planning, implementation, monitoring & evaluation, status review and progress of programs.
- Provide technical assistance as regards capacity building, planning, implementation, monitoring and evaluation to key governmental and non-governmental partners.
- Provide oversight to program administration; develop strategies to guide the development of cross-cutting programs and cross fertilization between teams.
- Develop work plans that align with budget and support routine budget monitoring for program in collaboration with Senior Program Manager and leadership team.
- Represent I-TECH funder, MOH and stakeholder meetings and consultative meetings with key experts in HIV care and treatment clinics in Tanzania.
- Lead and provide technical support in adaptation and implementation of the program's monitoring and evaluation framework including understanding and integrating set performance indicators in routine facility meetings
- Supervise staff by establishing goals, providing ongoing feedback and development, and conducting annual performance reviews.
- Collaborate with Human Resources to recruit and hire program staff in country
- Review local and international consulting agreements for their designed group to assure that the scope of work, deliverables, and compensation

terms are clearly defined

- Participate in field office-based orientation for I-TECH staff and consultants

Program Technical Oversight

- Provide overall QI/M&E leadership and technical guidance to relevant program areas.
- Support the development of proposals, protocols, and instruments for selected assessments and evaluations included in the I-TECH Tanzania annual work plan.
- Ensure the development of annual Monitoring and Evaluation plans and ensure proper monitoring of program activities, in collaboration with Senior Research and Evaluation Advisor
- Lead and support adherence to protocols and SOPs
- Ensure systematic, consistent collection, compilation, and dissemination of program activity indicator data.
- Facilitate monthly work plan review process with the team to make adjustments to work plan based upon progress and shifting priorities.
- Participate in field office-based orientation for I-TECH staff and consultants.
- Provide oversight and guidance in the development of country-specific plans for new staff orientation and capacity and professional development and managing time and attendance (time sheet, leave time approval, etc.).

Reporting and Dissemination

- Provide program progress reports on goals and objectives per internal and external reporting requirements.
- Dissemination of findings and developing presentations for donors and stakeholders, etc.
- Ensure submission of all required donor reports by scheduled deadlines.

Other duties as assigned

- Perform other duties as assigned by the I-TECH Tanzania Country Representative.

Required Qualifications

- Medical qualification (MD, MBChB or equivalent) with post-graduate degree/diploma in Public Health or equivalent qualification relevant to public health and/or HIV and AIDS care and prevention.
- At least 10 years' experience directly implementing HIV care, treatment, and prevention services in limited-resources settings professional experience responding to the HIV epidemic in Tanzania.
- At least 3 years working with Quality Improvement and/or public health evaluation projects, and knowledge of monitoring and assessment techniques, procedures, and protocols.
- Demonstrated professional experience providing technical leadership and oversight of a PEPFAR-funded HIV care, treatment, and prevention program in Tanzania.
- Knowledge in PEPFAR reporting system (DATIM) and MER indicators
- Knowledge in Tanzania HIV data management systems especially CTC-2, CTC-3 and DHIS-2.
- Demonstrated clear and concise writing and communications skills. Experience with report and publication layouts, newsletters, report writing, editing, or article publication desired
- Fluency in English and Swahili
- Ability to travel

Preferred Qualifications

- Experience in PEPFAR or other US government-funded programs is an advantage

How to apply

If you meet the criteria given above, please send an application letter and CV combined in one PDF document indicating your present employer and position, telephone contact, names and addresses of three professional referees. To be considered, your application must be received by 16.30 HOURS November 5th 2021. Only shortlisted candidate will be contacted. All correspondences should be emailed to: ngabriel@tech-tanzania.org

Note: I-TECH Tanzania is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, gender, national origin, age, protected veteran or disabled status.

Dunia Investment's chief financial officer, Kobus Schoeman (L) and Halotel Tanzania deputy managing director, Magea Wandwi signing a partnership contract in Dar es Salaam this week. Photo courtesy of Halotel.



Thursday 28 October 2021

Absa Bank invites start-ups to access its digital platforms for commercialisation

By The Banker Reporter

GRASS root innovators in the country have been invited to join Absa Bank Tanzania's digital platforms and create business ventures that whose commercial benefits will be shared equally.

Absa Bank Tanzania's Head of Customer Experience and Digital Banking, Samuel Mkuyu said in Dar es Salaam mid this week that the bank is committed to creating partnerships with tech start-ups in the country to commercialise their innovations.

"Our aim is to explore options through which we can partner with start-ups and co-create and co-commercialise products," said Mkuyu during an event dubbed, 'Thought leadership event, enhanced customer experience with digital and innovation,' with focus on how digital transformation can be rolled out hand-in-hand with customer experience.

Mkuyu told participants at the event which was co-organised with Hindsight Venture, a technological innovation and solutions firm based in Dar es Salaam, further noted that the Pan African financial conglomerate had long initiated the process of identifying potential start-up partners.

He said that from the presentations that were made by the participating start-ups on their projects, they will analyse the presentations with a view to exploring potential opportunities and ideas for



Absa Bank Tanzania's head of customer experience and digital banking, Samuel Mkuyu (2nd R) making presentation on enhanced customer experience with digital innovation during a one-day forum organised by Hindsight Ventures in partnership with the bank in Dar es Salaam mid this week. Looking on (R-L) is Echo Tanzania managing director, Aashiq Shariff; Tigo Tanzania head of mobile financial services, Faith Pella and Hindsight Ventures founder and CEO, Ajay Ramasubramanian. Photo: Guardian Correspondent.

commercialization that can be turned into partnership with the bank.

"We do not aim to just dish out money to the start-ups as the basis for our cooperation but rather we want to turn their ideas

into joint projects, in which both parties benefit," the Absa Bank Tanzania Head of Customer Experience and Digital Banking added while pointing to the recently-launched appointment arranging software, Virtual

Branch Engagement Solution as a joint project with FastHub Solutions.

Mkuyu explained that the bank is committed to giving priority to digital innovation that create sustainable solutions with

customer being placed first as opposed to solutions that do not speak to customers' lifestyles. "This is a position that stands as testimony for the bank's recent award as "The Best Financial Institution in Using ICT" by Ministry of Communication and Information Technology.

Speaking at the event, Hindsight Ventures Country Lead, Paul Mandele shared the importance of the timing of the event and how such forums were necessary to bridge the gaps in the ecosystem and to drive digital innovation in Tanzania as per projected growth.

Mandele said the current status, if not addressed, will see start-ups facing challenges that hinder successful take-off of envisioned projects as most innovators are fresh graduates with little no capital, industry knowledge, limited data insights and necessary skill sets to bridge the gap.

"Start-ups usually lack the right stakeholders to partner with that causes them to usually make it alone with no established business case models to learn from," he stated while commending Absa Tanzania's management for the timely initiative.

HaloPesa subscribers stand a chance to win 5m/- through 'Play and Win' game

By Beatrice Philemon

SUBSCRIBERS of HaloPesa can now win up to 5m/- if they play gambling game by paying through the platform thanks to an agreement reached between Halotel Tanzania Limited and Dunia Investment Limited of Dar es Salaam.

Speaking in Dar es Salaam this week after signing the agreement, Halotel's Deputy Managing Director, Magea Wandwi and Dunia Investment's Chief Financial Officer, Kobus Schoeman said the deal will help promote the playing of interactive games in the market.

Today we are taking another leading step to introduce a 'Play and Win,' lottery game for HaloPesa customers across the country. Our customers stand a chance to play and win millions of shillings ranging between 500,000/- and 5m/-," Wandwi said.

He pointed out that HaloPesa subscribers will win cash in accordance with how much they use to play the game but also frequency. "The more one plays the more they stand a chance to win bigger cash prizes of up to 5m/-," he noted.

The Halotel Tanzania Deputy MD further noted that the localised micro gaming product which is powered by Axieva Africa, is also meant to diversify the scope of gambling platforms in the market with many players.

FIRST HOUSING FINANCE (TANZANIA) LIMITED

PUBLICATION OF FINANCIAL STATEMENTS

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPT. 2021

(Amounts in Thousand shillings)	Current Quarter 30th Sept. 2021	Previous Quarter 30th Jun. 2021
A. ASSETS		
1. Cash	158	229
2. Balances with Bank of Tanzania	-	-
3. Investments in Government Securities	3,657,273	3,600,276
4. Balances with Other Banks and Financial Institutions	1,972,627	5,435,568
5. Cheques and Items for Clearing	-	-
6. Inter-branch Float Items	-	-
7. Bills Negotiated	-	-
8. Customers' Liabilities for Acceptances	-	-
9. Interbank Loans Receivables	-	-
10. Investments in Other Securities	-	-
11. Loans, Advances and Overdrafts (Net of Allowances for Expected Losses)	12,563,541	9,029,473
12. Other Assets	646,214	680,536
13. Equity Investments	1,622,000	1,622,000
14. Underwriting Accounts	-	-
15. Property, Plant and Equipment	511,971	545,353
16. TOTAL ASSETS	20,973,784	20,913,434
B. LIABILITIES		
17. Deposits from Other Banks and Financial Institutions	-	-
18. Customer Deposits	407,991	420,471
19. Cash Letters of Credit	-	-
20. Special Deposits	-	-
21. Payment Orders/ Transfers Payable	-	-
22. Bankers' Cheques and Drafts Issued	-	-
23. Accrued Taxes and Expenses Payable	881,133	794,855
24. Acceptances Outstanding	-	-
25. Inter-branch Float Items	-	-
26. Unearned Income, Other Deferred Charges & Taxes	191,549	131,246
27. Other Liabilities	379,993	541,504
28. Borrowings	1,010,685	1,010,685
29. TOTAL LIABILITIES	2,871,352	2,888,762
30. NET ASSETS/(LIABILITIES) (16 minus 29)	18,102,432	18,024,673
C. SHAREHOLDERS' FUNDS		
31. Paid up Share Capital	21,800,000	21,800,000
32. Share premium	-	-
33. Fair Value Reserve	95,831	95,831
34. Retained Earnings	(3,946,833)	(3,924,009)
35. Profit/(Loss) Account	118,241	40,482
36. Regulatory Reserve	35,191	12,369
37. Minority Interest	-	-
38. TOTAL SHAREHOLDERS' FUNDS	18,102,432	18,024,673
39. Contingent Liabilities	-	-
40. Non-Performing Loans & Advances	135,903	132,898
41. Allowance for Expected Losses	4,645	25,802
42. Other Non-Performing Assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i). Shareholders' Funds to Total Assets	86.31%	86.19%
(ii). Non-Performing Loans to Total Gross Loans	1.08%	1.47%
(iii). Gross Loans & Advances to Total Deposits	3089.54%	2216.82%
(iv). Loans & Advances to Total Assets	59.30%	43.18%
(v). Earning Assets to Total Assets	92.15%	88.20%
(vi). Deposits Growth	-2.97%	0.57%
(vii). Assets Growth	0.29%	0.72%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30TH SEPT. 2021

(Amounts in Thousand shillings)	Current Quarter 30th Sept. 2021	Comparative Quarter 30th Sept. 2020	Current Year Cumulative 30th Sept. 2021	Comparative Year Cumulative 30th Sept. 2020
1. Interest Income	594,198	404,716	1,676,849	1,148,341
2. Interest Expense	(31,078)	(6,108)	(90,621)	(20,330)
3. Net Interest Income	563,120	398,608	1,586,228	1,128,005
4. Bad Debts Written-Off	-	-	-	-
5. Impairment Reversal / (Losses)	21,157	30,764	33,962	30,303
6. Non Interest Income	115,183	(450)	180,013	18,479
6.1. Foreign Currency Dealings and Translation Gains/ (Loss)	70	(1,700)	152	(2,624)
6.2. Fees and Commissions	79,783	1,250	144,517	5,700
6.3. Dividend Income	35,130	-	35,130	10,333
6.4. Other Operating Income	200	-	213	5,070
7. Non Interest Expenses	(618,329)	(515,326)	(1,672,854)	(1,578,562)
7.1. Salaries and Benefits	(292,977)	(226,939)	(892,331)	(696,902)
7.2. Fees and Commissions	(325,353)	(298,387)	(885,523)	(881,640)
8. Operating Income/(Loss)	81,130	(90,403)	127,349	(401,774)
9. Income Tax Provision	(3,371)	(9,109)	(9,109)	(1,833)
10. Net Income/ (Loss) after Income Tax	77,759	(90,403)	118,241	(402,808)
11. Other Comprehensive Income	-	-	-	-
12. Total Comprehensive Income/ (Loss)	77,759	(90,403)	118,241	(402,808)
13. Number of Employees	18	12	18	12
14. Basic Earnings Per Share	0.36	(0.41)	0.54	(1.85)
15. Number of Branches	1	1	1	1
SELECTED PERFORMANCE INDICATORS				
(i). Return on Average Total Assets	0.37%	-0.47%	0.57%	-2.07%
(ii). Return on Average Shareholder's Fund	0.43%	-0.50%	0.66%	-2.11%
(iii). Non Interest Expense to Gross Income	91.16%	130.43%	94.71%	137.69%
(iv). Net Interest Income to Average Earning Assets	2.88%	2.31%	4.40%	6.64%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH SEPT. 2021

(Amounts in Thousand shillings)	Share Capital	Share premium	Retained Earnings	Regulatory reserve	General Provision Reserve	Others (Fair Value Reserve)	Total
Current Quarter (30.09.2021)							
Balance as at the beginning of the quarter (01.07.2021)	21,800,000	-	(3,883,528)	12,369	-	95,831	18,024,673
Profit/(Loss) for the quarter	-	-	77,759	-	-	-	77,759
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(22,832)	22,832	-	-	-
General Provision	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current quarter (30.09.2021)	21,800,000	-	(3,828,599)	35,191	-	95,831	18,102,432
Previous Quarter (30.06.2021)							
Balance as at the beginning of the quarter (01.04.2021)	21,800,000	-	(3,900,534)	-	-	95,831	17,995,297
Profit/(Loss) for the quarter	-	-	29,376	-	-	-	29,376
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(11,369)	12,369	-	-	-
General Provision	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the quarter (30.06.2021)	21,800,000	-	(3,883,528)	12,369	-	95,831	18,024,673

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30TH SEPT. 2021

(Amounts in Thousand shillings)	Current Quarter 30th Sept. 2021	Previous Quarter 30th June. 2021	Current Year Cumulative 30th Sept. 2021	Comparative Year Cumulative 30th Sept. 2020
I. Cash Flow from Operating Activities:				
Net Income/ (Loss) before tax	81,130	32,323	127,349	(311,371)
Adjustments for:				
- Impairment/ Amortization/ Depreciation & Non-cash items	187,399	132,394	188,013	261,534
- Net Change in Loans and Advances	(3,534,087)	(1,568,177)	(6,310,018)	(1,169,151)
- Gain/Loss from Sale of Assets	-	-	-	-
- Net Change in Deposits	(12,480)	2,398	(5,090)	-
- Net Change in Short Term Negotiable Securities	(36,997)	57,151	(1,115,120)	-
- Net Change in Other Liabilities	(14,039)	111,029	678,750	(39,287)
- Net Change in Other Assets	34,332	(131,369)	(60,357)	(86,103)
- Tax Paid	-	-	-	-
- Others (Interest paid & Adjustments for previous items)	(4,038)	14,371	15,076	(6,700)
Net Cash (Used)/ Provided by Operating Activities	(3,318,770)	(850,681)	(6,481,408)	(1,351,979)
II. Cash Flow from Investing Activities				
- Dividend Received	-	-	-	9,301
- Purchase of Fixed Assets	(154,017)	(90,110)	(452,345)	(4,564)
- Proceeds from Sale of Fixed Assets	-	-	-	-
- Purchase of TRIC Securities	-	-	-	-
- Proceed from Sale of Non-Dealing Securities	-	-	-	-
- Purchase of Intangibles	-	-	-	-
Net Cash (Used) by Investing Activities	(154,017)	(90,110)	(452,345)	4,737
III. Cash Flow from Financing Activities				
- Repayment of Long-Term Debt	-	-	-	-
- Proceeds from Issuance of Long-Term Debt	-	-	-	-
- Proceeds from Issuance of Share Capital	-	-	-	-
- Payment of Cash Dividends	-	-	-	-
- Net Change in Other Borrowings	(8)	411	286	-
- Others (Repayment of Lease Liabilities)	(24,851)	(24,851)	(49,702)	(75,251)
Net Cash Provided by Financing Activities	(24,851)	(24,440)	(49,496)	(75,251)
IV. Cash and Cash Equivalents				
Net Increase / (Decrease) in Cash and Cash equivalents	(3,497,638)	(964,631)	(6,983,249)	(1,421,593)
Cash and Cash Equivalents at the beginning of the period	5,435,787	6,386,957	8,521,468	14,965,017
Cash and Cash Equivalents at the end of the period	1,938,149	5,422,326	1,538,219	(2,380)

S/No	ITEMS	CHARGES/FEES
1	Prime Lending Rate (PLR)	16% p.a.
2	Maximum spread above PLR	4% p.a.
3	Application Fee (Non-refundable)	TZS 200,000/-
4	Processing Fee	1.5 % of the loan value
5	Facility Fee	1.5 % of the loan value
6	Valuation Fee	Paid by the client as per the invoice
7	Legal Fee	Paid by the client to FHF account and FHF will pay law firm
8	Early Repayment	5% of the amount to be prepaid
9	Annual Review Fee	NIL
10	Check returned Unpaid (Outward & Inward)	TZS 50,000/-
11	Loan Statement	TZS 20,000/-

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8).

Name and Title	Signature	Date
Sasa M. Chonza (Chief Executive Officer)	(Signed)	25.10.2021
Amulike Kamwela (Head of Finance)	(Signed)	25.10.2021
Isambo Binde (Internal Audit Manager)	(Signed)	25.10.2021

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Name	Signature	Date
Sanjay Suchak (Chairperson)	(Signed)	25.10.2021
Charles Itembe (Director)	(Signed)	25.10.2021

THE MORTGAGE FINANCIAL INSTITUTION
Dar es Salaam
Plot No. 19, Barack Obama Drive | Postal Address 11990 | +255 22 2113456 | info@firsthousing.co.tz | www.firsthousing.co.tz



STANBIC BANK TANZANIA

PUBLICATION OF FINANCIAL STATEMENTS

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2021

(Amounts in million shillings)

	Current Quarter 30-Sep-21	Previous Quarter 30-Jun-21
A. ASSETS		
1 Cash	20,096	22,657
2 Balances with Bank of Tanzania	110,918	257,939
3 Investments in Government securities	221,824	222,409
4 Balances with other banks and financial institutions	49,744	42,414
5 Cheques and items for clearing	1,643	941
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	41,481	39,512
9 Interbank Loans Receivables	432,554	293,865
10 Investments in other securities	0	0
11 Loans, advances and overdrafts (net of allowances for probable losses)	969,648	966,363
12 Other assets	63,559	71,193
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	47,222	47,173
16 TOTAL ASSETS	1,956,302	1,962,584
B. LIABILITIES		
17 Deposits from other banks and financial institutions	201,487	240,686
18 Customer deposits	1,258,354	1,238,059
19 Cash letters of credit	-	-
20 Special deposits	26,779	18,090
21 Payment orders/transfers payable	8,161	1,556
22 Bankers' cheques and drafts issued	50	26
23 Accrued taxes and expenses payable	70,738	73,131
24 Acceptances outstanding	41,481	39,512
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	4,584	4,571
27 Other liabilities	25,591	27,045
28 Borrowings	18,443	18,580
29 TOTAL LIABILITIES	1,655,708	1,661,257
30 NET ASSETS/(LIABILITIES)(16 minus 29)	300,595	301,327
C. SHAREHOLDERS' FUNDS		
31 Paid up share capital	8,400	8,400
32 Capital reserves	112,396	112,396
33 Retained earnings	177,748	183,324
34 Profit (Loss) account	-177	-4,689
35 Other capital accounts	2,227	1,895
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	300,595	301,327
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	15.4%	15.4%
(ii) Non performing loans to total gross loans	6.3%	6.7%
(iii) Gross loans and advances to total deposits	78.0%	80.2%
(iv) Loans and Advances to total assets	55.0%	55.0%
(v) Earning Assets to Total Assets	85.1%	77.6%
(vi) Deposits Growth	2.3%	18.9%
(vii) Assets growth	-0.3%	9.8%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDING 30 SEPTEMBER 2021

(Amounts in million shillings)

	Current Quarter 30-Sep-21	Comparative Quarter (Previous Year) 30-Sep-20	Current Year Cumulative 30-Sep-21	Comparative Year (Previous Year) Cumulative Date: 30-Sep-20
DETAILS				
1 Interest Income	30,321	30,007	89,870	103,137
2 Interest Expense	4,957	5,995	14,819	19,162
3 Net Interest Income (1 minus 2)	25,364	24,012	75,051	83,975
4 Bad Debts Written-Off	-	-	-	-
5 Impairment Losses on Loans and Advances	1,655	2,637	20,280	8,715
6 Net Interest Income after loan impairment	23,709	21,375	54,771	75,260
7 Non Interest Income:	11,864	13,236	36,596	36,735
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	6,612	8,138	19,935	21,329
6.2 Fees and Commissions	5,225	5,074	16,491	15,366
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	27	14	171	40
7 Non Interest Expenses:	28,931	23,965	89,964	84,250
7.1 Salaries and Benefits	14,035	13,820	45,616	42,798
7.2 Fees and Commission	4,513	3,883	11,540	12,043
7.3 Other Operating Expenses	10,383	6,262	32,808	29,409
8 Operating Income/(Loss)	6,642	10,635	1,404	45,175
9 Income Tax Provision	2,133	3,807	1,581	14,417
10 Net Income (Loss) After Income Tax	4,512	7,429	-177	30,758
11 Other Comprehensive Income (Itemize)				
(i) Change in fair value of debt instruments measured at FVOCI	473	318	25	87
(ii) Deferred income tax related to debt instruments measured at FVOCI	142	95	1	26
12 Total comprehensive income/(loss) for the year	4,843	7,851	201	30,697
13 Number of Employees	518	525	518	525
14 Basic Earnings Per Share	0.5	0.9	0.0	4.2
15 Number of Branches	13	13	13	13
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	0.2%	0.4%	0.0%	1.7%
(ii) Return on Average Shareholders' Fund	1.5%	2.4%	-0.1%	10.2%
(iii) Non Interest Expense to Gross Income	77.7%	55.4%	80.6%	69.2%
(iv) Net Interest Income to Average Earning Assets	1.5%	1.6%	4.7%	5.5%

Average figures shall be computed by summing up the end balances for respective months in the period divided by number of months in the period.

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 30 SEPTEMBER 2021

(Amounts in million shillings)

	Current Quarter 30-Sep-21	Previous Quarter 30-Jun-21	Current Year Cumulative 30-Sep-21	Comparative Year (Previous Year) Cumulative Date: 30-Sep-20
DETAILS				
I: Cash flow from operating activities:				
Net income/(loss)	4,512	3,851	177	30,758
Adjustments for:				
- Impairment/Amortization	6,309	3,121	9,430	9,655
- Net change in Loans and Advances	5,255	4,482	27,774	17,440
- Gain/loss on Sale of Assets	49	49	142	21
- Net change in Deposits	8,246	174,722	179,383	31,667
- Net change in Short Term Negotiable Securities	917	8,751	33,801	13,479
- Net change in Other Liabilities	4,249	5,359	12,277	35,839
- Net change in Other Assets	1,326	3,559	2,879	12,035
- Tax Paid	1,455	1,455	5,862	10,392
- Others	11,256	10,868	21,008	9,988
Net cash provided (used) by operating activities	8,807	167,807	116,489	28,205
II: Cash flow from investing activities:				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	-	622	2,690	2,165
Proceeds from Sale of Fixed Assets	71	45	116	45
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others (specify)	-	-	-	-
Net cash provided (used) by investing activities	1,997	576	2,574	2,130
III: Cash flow from financing activities:				
Repayment of Long-term Debt	-	-	-	-
Proceeds from Issuance of Long Term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	5,512	-	5,576	-
Net Change in Other Borrowings	97	165	36	86
Others (specify)	-	0	0	389
Net Cash Provided (used) by Financing Activities	5,673	164	5,612	475
IV: Cash and Cash Equivalents:				
Net Increase/(Decrease) in Cash and Cash Equivalents	16,477	167,867	108,303	26,561
Cash and Cash Equivalents at the Beginning of the Quarter/Year	551,164	384,098	426,384	374,534
Cash and Cash Equivalents at the end of the Quarter/Year	534,687	551,164	534,687	401,095

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2021

(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others FVOCI, IFRS 9 & Share Schemes	Total
Current Year							
Balance as at the beginning of the year	8,400	112,396	183,324	-	0	2,251	306,372
Profit for the year	-	-	177	-	-	-	177
Other Comprehensive Income	-	-	-	-	-	24	24
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	5,576	-	-	-	5,576
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	8,400	112,396	177,571	-	0	2,227	300,595
Previous Year							
Balance as at the beginning of the year	8,400	112,396	146,538	18,197	0	2,769	288,301
Profit for the year	-	-	18,588	-	-	-	18,588
Other Comprehensive Income	-	-	-	-	-	77	77
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	18,197	-	-	-	18,197
Others	-	-	-	-	-	595	595
Balance as at the end of the previous period	8,400	112,396	183,324	-	0	2,251	306,372
SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30 SEPTEMBER 2021							
During the quarter, the bank was penalized by BOT TZS 80,667,165 for facilitating repayment of foreign debt without having requested and granted Debt Registration Number.							

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements.

Name and Title Signature Date

Kevin Wingfield
(Chief Executive Officer) 25-Oct-21

Lydia Kokoguzza
(Chief Financial Officer) 25-Oct-21

Jonathan Ngoma
(Chief Internal Auditor) 25-Oct-21

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in accordance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Name Signature Date

1. Prof. Mark Mwandosya
(Board Chairman) 25-Oct-21

2. Nada Margue
(Board Member) 25-Oct-21

DISCLOSURE MADE UNDER REGULATION 11 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATION, 2015 MINIMUM DISCLOSURE OF BANK CHARGES AND FEES (GHARAMA ZA HUDUMA ZETU)

No.	Item/Transaction	TZS	USD
1.0 Current Accounts			
a)	Required Minimum balance	0	0
b)	Monthly Service/Management Uhuru Banking	FREE	FREE
c)	Monthly Service/Management Private banking PAYT	29,500	17.70
d)	Monthly Service/Management Fees Private banking Bundle	53,100	31.86
e)	Monthly Service/Management Fees Biashara Direct segment	15,000.01	10.62
f)	Monthly Service/Management Fees SME banking segment	35,400	21.24
g)	Monthly Service/Management Fees Commercial banking segment	64,900	38.94
h)	Monthly Service/Management Fees Non commercial Entities	FREE	FREE
i)	Monthly Service/Management Fees Corporate Banking	64,900	38.94
k)	Over the counter withdrawal fee (per segment and price option)	TZS 4 088 for amounts below 20M, 0.15% of value for amount above 20M max 125,000	For FCY withdrawals - 1% min 8
l)	ATM withdrawal fee own ATM	950.01	0.96
m)	ATM withdrawal fee other banks (local)	1,000 - 400,000 = 2,800 400,001 - above = 4,000	1,000 - 400,000 = 2.8 400,001 - above = 4
n)	ATM withdrawal fee International	8,000.01	TZS EQV
o)	ATM Mini Statement	900.01	0.91
p)	Interim Statement per page	5,000	5.00
q)	Periodic schedule statement	FREE	FREE
r)	Issue of cheque book	450 per leaf	0.46 per leaf
s)	Returned unpaid Cheque (insufficient fund)	100,000.01	100.01
t)	Cheque payment to other bank	950.01	0.96
u)	Counter Cheque	15,000	15.00
v)	Stop Payment	FREE	FREE
aa)	Salary processing to staff banking with other bank(EFT)	5,000	5.00
ab)	Salary processing to staff banking with other bank(TISS)	10,000	Equivalent of 10 000
ac)	Standing Order to 3rd party within stanbic	FREE	FREE
ad)	Standing Order to other banks local	40,000.01	40.00
ae)	Standing Order own account	FREE	FREE
af)	Balance enquiry (Over the counter)	1,000	1.00
ag)	ATM card issuance	FREE	FREE
ah)	ATM card replacement/Renewal	25,000	25.00
ai)	Unarranged Overdraft	100,000	60.00
aj)	Overdrawn Account interest charge	36%	21%
ak)	Interbank Transfer Normal	5,000	5.00
al)	Interbank Transfer Express (TISS)	10,000	Equivalent of 10 000
am)	Interbank Transfer with stanbic	5,000	5.00
an)	Bill Payments through non branch channels(E channel)	FREE	FREE
ao)	Deposit fee	FREE	FREE
2.0 Savings Accounts			
a)	Required minimum opening balance	50,000	100.00
b)	Monthly service fee	FREE	FREE
c)	(If balance breach minimum balance required)	2,000	1.18
d)	Interim statement	FREE	FREE
e)	Account closure	FREE	FREE
3.0 Electronic banking			
a)	Internet banking monthly fee	FREE	FREE
b)	Internet transfers within own accounts STB	FREE	FREE
c)	Internet transfers 3rd party transfer STB	FREE	FREE
d)	Internet transfers other banks normal(EFT)	2,000.01	2.01
e)	Internet transfers other banks express(TISS)	8,000.01	Equivalent of 8 000.01
g)	Bank to wallet	0-10,000 = 850 10,001-50,000 = 3,100 50,001-100,000 = 4,000 100,001-200,000 = 4,500 200,001-300,000 = 5,300.01 300,001-500,000 = 5,900 500,001-1,000,000 = 7,500 1,000,001-2,000,000 = 9,500	N/A
h)	Balance and statement	FREE	FREE
i)	Air time top up	FREE	FREE
j)	SMS Banking	FREE	FREE
k)	Till to bank	1.8% of the amount	1.8% of the amount

We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information

Signed by:
Chief Executive Officer

Head, Consumer & High Net Worth Clients

Head, Corporate and Investment Banking

No.	Item/Transaction	TZS	USD
4.0 Foreign Exchange Transactions			
a)	Purchase/Sale of TC's transactions over the counter	N/A	1.475% min 43.66
b)	Purchase of foreign cheque	1.18% of the amount min 100 000, Max 400 000	1.18% of

ADVERTISEMENT



Habib African Bank Limited
Dar es Salaam

PUBLICATION OF FINANCIAL STATEMENTS

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014.

CONDENSED STATEMENT OF FINANCIAL POSITION FOR THE QUARTER ENDED 30.09.2021

(Amounts in million shillings)

	Current Quarter 30.09.2021	Previous Quarter 30.06.2021
A. ASSETS		
1. Cash	7,266	7,552
2. Balances with Bank of Tanzania	33,327	35,800
3. Investment in Government Securities	75,285	81,806
4. Balances with other banks and financial institutions	25,944	23,763
5. Cheques and items for Clearing	115	40
6. Interbranch float items	139	80
7. Bills negotiated	2,168	2,276
8. Customer liability on acceptances	2,663	2,158
9. Interbank loans receivable	0	0
10. Investment in Other Securities	0	0
11. Loans, advances and overdrafts (Net of allowances for probable Losses)	141,376	138,508
12. Other Assets	5,368	2,166
13. Equity Investments	0	0
14. Underwriting accounts	0	0
15. Property, Plant and Equipment	810	4,324
16. TOTAL ASSETS	294,463	298,473
B. LIABILITIES		
17. Deposits from other Banks and financial institutions	0	0
18. Customer deposits	240,254	244,307
19. Cash Letters of Credit	0	0
20. Special deposits	3,401	2,973
21. Payment orders/transfers payable	0	0
22. Bankers' cheques and drafts issued	69	129
23. Accrued taxes and expenses payable	5,323	5,722
24. Acceptances outstanding	2,663	2,158
25. Inter branch float items	134	119
26. Unearned income and other deferred charges	0	0
27. Other liabilities	4,255	4,021
28. Borrowings	0	1,000
29. TOTAL LIABILITIES	256,099	260,428
30. NET ASSETS/(LIABILITIES)(16 minus 29)	38,364	38,045
C. SHAREHOLDERS' FUNDS		
31. Paid up share capital	2,600	2,600
32. Capital reserves	259	238
33. Retained earnings	26,959	31,195
34. Profit (Loss) account	778	459
35. Other capital accounts	7,767	3,553
36. Minority Interest	0	0
37. TOTAL SHAREHOLDERS' FUNDS	38,364	38,045
38. Contingent liabilities	60,854	56,035
39. Non performing loans and advances	12,969	8,055
40. Allowances for probable losses	(279)	199
41. Other non performing assets	0	0
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i). Shareholders Funds to total assets	13.03%	12.75%
(ii). Non performing loans to total gross loans	8.89%	5.64%
(iii). Gross loans and advances to total deposits	59.88%	57.71%
(iv). Loans and advances to total assets	49.55%	47.81%
(v). Earning Assets to Total Assets	82.39%	81.78%
(vi). Deposits Growth	-1.47%	0.96%
(vii). Assets growth	-1.34%	0.64%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30.09.2021

(Amounts in million shillings)

	Current Quarter 30.09.2021	Comparative Quarter (Previous Year) 30.09.2020	Current Year Cumulative 30.09.2021	Comparative Year Cumulative (Previous Year) 30.09.2020
1. Interest Income	5,458	5,382	16,057	16,345
2. Interest Expense	(3,358)	(3,143)	(9,956)	(9,316)
3. Net Interest Income (minus 2)	2,101	2,239	6,101	7,029
4. Bad Debts Written Off	0	0	0	0
5. Impairment Losses on Loans and Advances	(279)	(310)	(378)	(155)
6. Non-Interest Income	1,090	1,005	3,334	3,800
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	215	306	681	805
6.2 Fees and Commissions	369	268	1,094	816
6.3 Dividend Income	0	0	0	0
6.4 Other Operating Income	506	430	1,559	1,459
7. Non Interest Expenses	(2,489)	(2,509)	(7,574)	(7,631)
7.1 Salaries and Benefits	(1,521)	(1,532)	(4,600)	(4,660)
7.2 Fees and Commission	(39)	(88)	(180)	(219)
7.3 Other Operating Expenses	(929)	(889)	(2,794)	(2,751)
8. Operating Income/(Loss)	424	425	1,483	2,324
9. Income Tax Provision	(105)	(360)	(705)	(1,170)
10. Net Income (Loss) After Income Tax	319	65	778	1,154
11. Other Comprehensive Income (Items)	0	0	0	0
12. Total Comprehensive Income/(Loss) for the year	319	65	778	1,154
13. Number of Employees	86	89	86	89
14. Basic Earning Per Share	123	25	299	444
15. Number of Branches	4	4	4	4
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	0.43%	0.09%	0.35%	0.53%
(ii) Return on Average Shareholders' Funds	3.39%	0.69%	2.75%	4.00%
(iii) Non Interest Expense to Gross Income	38.00%	39.28%	39.06%	39.28%
(iv) Net Interest Income to Average Earning Assets	3.45%	3.94%	3.40%	4.30%

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30.09.2021

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements.

Name and Title	Signature	Date
S. S HASAN RIZVI (Managing Director)		12.10.2021
EPHRAIM MKONDE (Finance Manager)		12.10.2021
MWARABU HAJI (Internal Auditor)		10.12.2021

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Name	Signature	Date
1. ZAIN HABIB		12.10.2021
2. VAZIR A BUKHARI		12.10.2021

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30.09.2021

(Amounts in million shillings)

	Current quarter 30.09.2021	Previous quarter 30.06.2021	Current Year Cumulative 30.09.2021	Comparative Year (Previous Year) Cumulative 30.09.2020
I. Cash flow from operating activities:				
Net income (loss)	424	924	1,483	2,324
Adjustment for:				
Impairment/amortization:	82	95	268	319
Gain/loss on sale of Assets	(2,868)	(6,045)	(9,992)	17,107
Net change in loans and advances	0	0	0	0
Net change in deposits	(3,625)	2,351	4,940	16,987
Net change in Short Term Negotiable Securities	38,573	(7,998)	2,976	52,639
Net change in Other Liabilities	(210)	(286)	199	389
Net change in Other Assets	289	(1,567)	(1,474)	1,313
Tax paid	(105)	(500)	(705)	(1,334)
others (Specify)	0	0	0	0
Net cash provided/(used) by operating activities	32,540	(12,847)	(2,365)	89,744
II. Cash flow from investing activities:				
Dividend Received	0	0	0	0
Purchase of Fixed Assets	(31)	(29)	(254)	(154)
Proceeds from Sale of Fixed Assets	0	0	0	0
Purchase of Non-Dealing Securities	0	0	0	0
Proceeds from Sale Non-Dealing Securities	0	0	0	0
Others (specify)	0	0	0	0
Net cash provided/(used) by investing activities	(31)	(29)	(254)	(154)
III. Cash flow from financing activities:				
Repayment of Long-Term Debt	0	0	0	0
Proceeds from Issuance of Long Term Debt	0	0	0	0
Proceeds from Issuance of Share Capital	0	0	0	0
Payment of Cash Dividends	0	0	0	(2,300)
Net change in Other Borrowings	(1,000)	0	0	0
Others (specify)	0	0	0	0
Net cash provided/(used) by financing activities	(1,000)	0	0	(2,300)
IV. Cash and cash equivalents:				
Net Increase/(Decrease) in Cash and Cash Equivalents	31,509	(12,876)	(2,559)	87,289
Cash and Cash Equivalents at the Beginning of the Quarter/Year	52,276	65,151	86,363	37,407
Cash and Cash Equivalents at the end of the Quarter/Year	83,084	52,276	83,084	124,696

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30.09.2021

(Amounts in million shillings)

	Share capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Other Reserve	Total
Current Year 2021							
Balance as at the beginning of the year	2,600	-	30,849	3,816	0	321	37,586
Profit for the year	-	-	778	-	-	-	778
Transfer from Regulatory Reserve	-	-	(3,952)	3,952	-	-	-
Transfer to/from Other Reserve	-	-	61	-	-	(61)	-
Balance as at the end of September 2021	2,600	-	27,737	7,767	0	259	38,364
Previous Year 2020							
Balance as at the beginning of the year	2,600	-	31,644	3,715	0	262	38,221
Difference in Right of use and lease liability as at 01.01.2020	-	-	(102)	-	-	-	(102)
Profit for the year	-	-	2,038	-	-	-	2,038
Dividend paid	-	-	(2,300)	-	-	-	(2,300)
Transfer to statutory Reserve	-	-	(100)	100	-	-	-
Transfer to other Reserve	-	-	(59)	-	-	59	-
Tax paid for prior years	-	-	(271)	-	-	-	(271)
Balance as at the end of the year	2,600	-	30,849	3,816	0	321	37,586

DISCLOSURES MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014
MINIMUM DISCLOSURE OF BANK CHARGES AND FEES (GHARAMA ZA HUDUMA ZETU)

NAME OF PRODUCT/ SERVICES	CHARGE/FEE
SAVING ACCOUNTS	
Transaction fees-Ledger Fees-LCY	TZS 13,200.00 half-yearly
Transaction fees-Ledger Fees-USD	US \$ 14.50 half-yearly
Transaction fees-Ledger Fees-GBP	GBP 10.00 half-yearly
Transaction fees-Ledger Fees-EUR	EURO 10.00 half-yearly
Temporary Statement-LCY	Tsh. 2,000.00 per page
Temporary Statement-FCY	US \$2.00 per page
Interim Statement-LCY	Tsh.2,000.00 per page
Interim Statement-FCY	US \$2.00 per page
Withdrawal Charges- FCY	Maximum 1.20% of the amount
Withdrawal Charges below TZS 5 MIL-LCY	No such Charges
Withdrawal Charges above TZS 5 mi-LCY	0.06% of the amount
Cash deposit Charge	FCY-small denomination 5%
Savings Card/Passbook	No such Charges
Passbook/Card replacement	No such Charges
Closing Account-LCY	Tsh. 25,000.00
Closing Account-FCY	US\$ 25.00
Dormant account activation-LCY	TZS 15,000.00
Dormant account activation-FCY	US\$ 15.00
CURRENT ACCOUNTS (PERSONAL)	
Transaction fees-Ledger Fees-LCY	TZS 35,000.00 monthly
Transaction fees-Ledger Fees-USD	US \$ 35.00 monthly
Transaction fees-Ledger Fees-GBP	GBP 25 monthly
Transaction fees-Ledger Fees-EUR	EURO 25 monthly
Temporary Statement-LCY	Tsh. 2,000.00 per page
Temporary Statement-FCY	US \$2.00 per page
Temporarily/Unauthorized Overdraft	27% p.a
Interim Statement-LCY	Tsh. 2,000.0 per page
Interim Statement-FCY	US \$2.00 per page
Withdrawal Charges below TZS 5 MIL-LCY	No such Charges
Withdrawal Charges above TZS 5 mi-LCY	0.06% of the excess amount
Cash deposit charges	FCY-small denomination 5%
Closing account-LCY	TZS 30,000.00
Closing account-FCY	US\$ 30.00
Bank Drafts	US\$ 35.00
Bank Draft cancellation charge	US\$ 60.00
Cheque book-LCY	TZS 35,000
Cheque book-FCY	US\$ 35.00
Cash payment to 3rd party	No such Charges
Cash deposit charge	No such Charges
Bulk cash deposit	No such Charges
Bulk cash withdrawal	No such Charges
Stop Payment orders	TZS 20,000.00
Standing orders (within bank)	TZS 2,500.00
Standing orders (to other bank)	TZS 5,000.00
Certificate of balance/Balance confirmation	Tsh. 30,000.00 , US\$ 30.00 Per certificate
Letter of introduction-LCY	TZS 25,000.00
Letter of introduction-FCY	US\$ 25.00
Salary handling	TZS 10,000.00
School fees deposits	No such Charges
TRA collection	No such Charges
Safe custody charges	No such Charges
Safe custody access fees	No such Charges
TISS transfers	TZS 10,000.00
Dormant account activation-LCY	TZS 25,000.00
Dormant account activation-FCY	US\$ 25.00
Retrieval of Old document more than a year	TZS 50,000.00
EFT charges	
Incoming EFT	Tzs 1,500
Outgoing EFT	Tzs 1,000
Clearing charges	Tzs 1,000 per cheque

Please note that the above charges may vary at the discretion of the management approval

FOREIGN EXCHANGE SERVICES	CHARGE/FEE
Inwards foreign transfers - customers	US\$ 20.00
LC Opening commission (cash covered)	1.75% per quarter
LC Opening commission (no cash covered)	2.00% per quarter
LC Advising commission (Inward/Export)	US\$ 200.00
Foreign Document Bills for Collection (Inward & Outward)	1.2% of LC Value
LC Acceptance commission	commission 2.00% per qrt + swift charge US\$ 70.0
LC Payment/Settlement commission	1.2% per quarter+\$120
LC Amendments	US\$ 75.00 + US \$70.00 Swift
Special clearance-LCY	Not applicable
Special clearance-FCY	Not applicable
Outward Foreign Bankers Cheque (OFBC)	Not applicable
Treasury bill bid charges	Tsh. 100,000.00 per bid
LG issuance	1.50% to 2.00% per quarter
Export letter of credit confirmation	Tzs 25,000
Bankers Cheques	
For US Dollars	US\$ 30.00 per bankers cheques
For Tanzanian shillings	Tsh. 30,000.00 per bankers cheques
US\$ bankers cheques cancellation	US\$ 15.00 per bankers cheques
Shillings bankers cheques cancellation	Tsh. 15,000.00 per bankers cheques
Return Cheques	
Cheques return unpaid-LCY	US\$ 50.00 per cheques
Cheque return unpaid-FCY	Tsh. 50,000.00 per cheques

INDICATIVE TZS RATES	Lowest	Highest
TIME DEPOSITS		
a) 1-Month	2.00%	3.00%
b) 3-Months	3.00%	5.00%
c) 6-Months	4.00%	6.00%
d) 9-Months	6.00%	8.00%
e) 12-Months	8.00%	11.00%
LENDING RATE		
a) Base lending rate		
b) short-term (up to one year)	10.00%	27.25%
c) medium term (2 to 3 years)	5.00%	18.00%
d) short-term (up to one year)	N/A	N/A
e) medium term (2 to 3 years)	N/A	N/A

INDICATIVE USD RATES	Lowest	Highest
TIME DEPOSITS		
a) 1-Month	1.00%	1.50%
b) 3-Months		

WORLD

Sudan state oil workers to join civil disobedience movement

BERLIN

WORKERS at Sudan's state petroleum company Sudapet said yesterday they would join a nationwide civil disobedience movement called by trade unions in response to the military's overthrow of the government, and doctors also announced a strike.

A group of neighborhood committees in Khartoum have announced a schedule of further street barricades and pro-

tests leading to what it said would be a "march of millions" on Saturday.

"We announce joining the civil disobedience in support of the people's decision backing the civil democratic transformation and until this demand is achieved," Sudapet said in a statement carried by the Sudanese Professionals Association.

The Unified Doctors' Office, which is made up of different unions, said: "As we promised and previously an-



A protester waves a flag during what the information ministry calls a military coup in Khartoum, Sudan, on Monday.

nounced we would enter a general strike across Sudan in the event of a coup, we are keeping to our word and timing completely."

Sudan's armed forces chief on Tuesday defended the military's seizure of power, saying he had ousted the government to avoid civil war, while protesters took to the streets to demonstrate against the takeover.

Monday's coup brought a halt to

Sudan's transition to democracy, two years after a popular uprising toppled long-ruling president Omar al-Bashir.

On Tuesday evening, the SPA said it had reports of attacks by coup forces on protesters' sites in the capital Khartoum and other cities. It said they had fired shots and tried to break through barricades.

Agencies

White paper lists China's success in tackling climate change

BEIJING

SIGNIFICANT changes have taken place in China as the country responds to climate change, according to a white paper released yesterday by the State Council Information Office.

China has coordinated economic development with pollution and emission reduction, pushed forward revolutions in energy production and consumption, driven low-carbon industrial transition, increased carbon sink capacity of ecosystems, and promoted green and low carbon lifestyles, said the white paper titled "Responding to Climate Change: China's Policies and Actions."

The following are highlights of the country's achievements in this respect revealed in the white paper:

China's carbon intensity has decreased significantly.
The country's carbon inten-

sity in 2020 was 18.8 percent lower than that in 2015 and 48.4 percent less than that in 2005, which means that China had more than fulfilled its commitment of achieving a 40 to 45 percent reduction in carbon intensity from the 2005 level by 2020.

The drop in carbon intensity translates to a total reduction of about 5.8 billion tonnes of carbon dioxide emissions from 2005 to 2020, and demonstrates that China has largely reversed the rapid growth of its carbon dioxide emissions.

Non-fossil energy is developing rapidly in China.

Preliminary calculations show that in 2020, non-fossil energy contributed 15.9 percent to China's total energy consumption, a significant increase of 8.5 percentage points compared with 2005.

The total installed capacity of non-fossil energy power generation in China account-



Workers install solar panels at a reservoir in Feidong county, Hefei city, Anhui province. (File photo)

ed for 44.7 percent of total installed capacity. The installed capacity of photovoltaic (PV) power increased by a factor of more than 3,000 compared with 2005, and wind by a factor of more than 200.

China is rapidly reducing its energy consumption intensity.

Preliminary calculations show that the reduction from

2011 to 2020 reached 28.7 percent, one of the fastest in the world.

During the 13th Five-year Plan period (2016-2020), China fueled an average annual economic growth of 5.7 percent with an average annual energy consumption growth of 2.8 percent, and the amount of energy it saved accounted for about half of the global energy savings in the

same period.

China has accelerated the transformation to a clean and low-carbon energy consumption structure.

In 2020, China's total energy consumption was kept under 5 billion tonnes of standard coal. The proportion of coal in its total energy consumption dropped from 72.4 percent in 2005 to 56.8 percent in 2020.

The new energy industry is witnessing strong growth.

China has topped the world in new energy vehicle output and sales for the last six years.

As of the end of 2020, China had secured the largest share in the global output of polycrystalline silicon, PV cells and PV modules, and led the world in PV capacity additions for eight consecutive years; its installed capacity for new energy storage stood at 3.3 million kW, the largest in the world.

Xinhua

UN chief: Climate crisis a code red for humanity

UNITED NATIONS

UN Secretary-General Antonio Guterres said on Tuesday that the climate crisis is a code red for humanity and that urgent action is needed before it is too late.

"The United Nations and this assembly were created precisely for the kind of challenge that brings us together today. The climate crisis is a code red for humanity. This assembly, and governments around the world, face a moment of truth," he told a UN General Assembly high-level thematic debate on climate action.

In six days, world leaders will be put to the test at the UN Climate Change Conference in Glasgow, Scotland. Their actions -- or inactions -- will show their seriousness about addressing this planetary emergency, he said.

The warning signs are hard to miss. Pollution kills 9 million people every year. Every

day, dozens of species go extinct. Scorching temperatures are turning farmlands into parched landscapes. Cities and entire countries are watching sea levels rise around them. Increasing temperatures will make vast stretches of the planet unlivable by century's end, said Guterres.

The world is still on track for a global temperature rise of 2.7 degrees Celsius, a far cry from the 1.5-degree Celsius target to which the world agreed under the Paris Agreement, which is the only sustainable pathway, he said.

And the 1.5-degree Celsius target is entirely achievable -- if global emissions are reduced by 45 percent compared to 2010 levels this decade; if global net-zero emissions can be achieved by 2050; and if world leaders arrive in Glasgow with bold, ambitious and verifiable 2030 targets, and new, concrete policies to reverse this disaster, he said.



"Group of 20 (G20) leaders, in particular, need to deliver. The time has passed for diplomatic niceties. If governments, especially G20 governments, do not stand up and lead this effort, we are headed for terrible human suffering," said Guterres.

But he added that all countries need to realize that the old, carbon-burning model of development is a death sentence for their economies and for the planet.

"We need decarbonization now, across every sector in every country. We need to shift

subsidies from fossil fuels to renewable energy and tax pollution, not people. We need to put a price on carbon, and channel that back towards resilient infrastructures and jobs. And we need to phase out coal -- by 2030 in OECD (Organization for Economic Cooperation and Development) countries and by 2040 in all other countries."

He also asked businesses, investors, and individuals to do their part.

"Over the last 76 years, this assembly has gathered the world around crisis after crisis to build consensus for action. But rarely have we faced a crisis like this one. A truly existential crisis that -- if not addressed -- threatens not only us, but succeeding generations," he said. "There is one path forward. A 1.5-degree future is the only livable future for humanity. I urge leaders to get on with the job, before it's too late."

Xinhua

Queen Elizabeth pulls out of COP26 following advice to rest

LONDON

BRITAIN'S Queen Elizabeth has pulled out of the COP26 conference in Glasgow next week after she was advised by doctors to rest, Buckingham Palace said on Tuesday, in a blow to the United Nations climate summit.



A palace source said the decision not to attend had been taken as a "sensible precaution" and to let everyone know in advance. The 95-year-old queen remains in good spirits and wants COP26 to be a success, the source added.

"Following advice to rest, The Queen has been undertaking light duties at Windsor Castle," Buckingham Palace said.

"Her Majesty has regretfully decided that she will no longer travel to Glasgow to attend the Evening Reception of COP26 on Monday, 1st November."

The world's oldest and longest-reigning monarch stayed overnight in hospital on Wednesday after undergoing "preliminary investigations" for an unspecified but not COVID-19 related ailment.

Aides gave no details on what had prompted the medical attention, which followed the cancellation of a visit to Northern Ireland, and some royal correspondents said they hoped the official version of events painted the full picture.

She carried out her first official engagement since the hospital stay earlier on Tuesday, holding two virtual audiences to welcome new ambassadors to Britain from South Korea and Switzerland.

Elizabeth, who is queen of 15 other realms including Australia, Canada and New Zealand and next year celebrates 70 years on the throne, is known for her robust health.

She is still carrying out many public duties. Last Tuesday she hosted a drinks reception at Windsor Castle for billionaire business leaders, including Bill Gates, attending a green investment conference ahead of COP26.

News of the cancellation is likely to raise concerns about her health. She was recently overheard saying she was irritated by world leaders who talked about climate change but did nothing to tackle it.

Queen Elizabeth will deliver an address to the assembled delegates via a recorded message, the palace added. Elizabeth's son and heir, Prince Charles, and his eldest son, Prince William, are still due to attend.

The queen had been due to attend an evening event next Monday at the conference where world leaders will meet, including US President Joe Biden and the prime ministers of Britain, Australia and India.

She will deliver an address to the assembled delegates via a recorded message, the palace added. Elizabeth's son and heir, Prince Charles, and his eldest son, Prince William, are still due to attend.

Britain has cast COP26, which begins on Oct 31, as the last big chance to slow rising temperatures, and it hopes to persuade leaders to adopt tougher climate targets.

British Prime Minister Boris Johnson said on Monday it was "touch and go" as to whether COP26 would succeed in securing the requirements needed to limit the rise in the average global temperature to 1.5 degree Celsius above pre-industrial levels and to achieve net-zero carbon emissions by 2050.

Agencies

'Purely commercial': Kremlin dismisses claims of 'politicised' gas talks with Moldova

MOSCOW

The Russian-Moldovan gas negotiations are fully commercial without any politically-charged nuances, Kremlin Spokesman Dmitry Peskov told reporters yesterday.

"No political aspects exist nor can there be any. These are purely commercial talks. There is a need [for gas], a business proposal is on the table, so is a proposed discount, and there is also the problem of accumulated debt. All this is commercial in nature, there is no politicization here and there cannot be," Peskov stressed.

He was asked to comment on a publication by the Financial Times claiming that Moscow is putting forward political conditions in talks with Chisinau.

Moldovan Deputy Prime Ministers Andrey Spinu and Vladislav Kulminski held negotiations with Gazprom last week on a new, long-term deal but came up empty. They will continue on Wednesday. Spinu arrived in St. Petersburg to meet with Gazprom CEO Alexei Miller.

The Russian gas giant is asking Moldova to pay off its \$709-million debt. Chisinau was offered an option to defer payment of what it owes. Gazprom is also ready to provide a 25% discount on gas, but Moldova is not yet ready to take advantage of this.

During the negotiations, the parties extended the current gas supply agreement until the end of October. This month, Moldova is importing gas at a market price of about \$790 per 1,000 cubic meters.

Agencies

Exhibition arrangement of 4th CIIE begins as first batch of exhibits arrives

The first batch of exhibits for the fourth China International Import Expo (CIIE) entered the National Exhibition and Convention Center (Shanghai), main venue for the event, on the morning of Oct. 23, marking the beginning of the exhibition booth arrangement work for the event.

These exhibits include a bending machine from Japanese company Amada Co., Ltd. as well as a forklift truck and an electric tractor brought by German company Jungheinrich AG.

The bending machine, equipped with an automatic die changing system, saves workers from traditional manual die changing and maximizes

production efficiency, said an executive with Amada, adding that this is the first time that the company's bending machine has been brought to a large-scale and comprehensive expo.

Jungheinrich AG's forklift truck is mainly used for the manufacturing and storage of extra long tubular products and sectional materials as well as conventional intensive storage, and can increase storage efficiency by as much as 30 percent.

As of Oct. 23, 150 batches of CIIE exhibits had been temporarily imported via the ports of Shanghai, which meant that 98 percent of the exhibits for the fourth CIIE had entered China.

All the exhibition areas of the fourth

CIIE will start to build booths and arrange exhibits. Relevant work is expected to be finished around Nov. 2.

The total exhibition area of the fourth CIIE exceeds 360,000 square meters, and the numbers of enterprises as well as countries and regions expected to participate in the event all surpass those of the third CIIE held last year, said Xue Feng, director of the Shanghai Foreign Investment Development Board, adding that Fortune Global 500 and industry-leading companies have actively signed up for the upcoming CIIE, with more than 80 percent of such companies that participated in the CIIE continuing to take part in this year's expo.

The fourth CIIE mainly comprises country exhibition, enterprise and business exhibition and the fourth Hongqiao International Economic Forum, according to Ma Fengmin, financial director of the CIIE Bureau.

This year's CIIE will launch an online country exhibition for the first time. By applying 3D modeling, VR engine and other technologies, the online exhibition will enable countries to showcase their development achievements, leading industries, culture and tourism development, as well as representative enterprises via pictures, videos, and 3D models in digital pavilions. About 60 countries have confirmed their participation in

the online country exhibition, which was launched on a trial basis on Oct. 13.

The business exhibition of the fourth CIIE, which includes six major exhibition areas, is expected to accommodate nearly 3,000 companies from over 120 countries and regions, many of which will launch their new products, technologies, and services at the event.

The top five grain dealers, 10 automobile manufacturers, 10 electric companies, 10 leading medical equipment providers, and 10 cosmetic brands in the world will all participate in the fourth CIIE.

Due to the COVID-19 pandemic, organizers of the CIIE contacted enter-

prises through both offline and online channels, and employed big data to attract companies in a more professional manner.

For the first time, the event has allowed exhibitors and relevant organizations to invite their clients to be professional visitors of the CIIE.

A total of 39 trading groups and nearly 600 sub-groups have been set up for the event. Over 2,700 buyers took part in 18 online and offline roadshow activities of the fourth CIIE, and more than 200 exhibitors have got in touch and concluded deals with over 500 purchasers during pre-expo supply-demand matchmaking conferences.

People's Daily

Lavrov calls on Afghanistan's neighbours to prevent NATO presence on their territory

MOSCOW

MOSCOW calls on Afghanistan's neighboring countries to prevent the military presence of the United States and NATO on their territory, Russian Foreign Minister Sergey Lavrov said yesterday in a video address to participants in a ministerial meeting of Afghanistan's neighboring countries involving Russia, China, Iran, Pakistan, Tajikistan, Turkmenistan and Uzbekistan.

"We once again call on Afghanistan's neighboring countries to prevent the military presence of the US and NATO on their territory as those plan to move there in light of the troop withdrawal from Afghanistan," he pointed out.

Russian Security Council Deputy Secretary Yuri Kokov said earlier in an interview with the Rossiyskaya Gazeta newspaper that the US sought to gain a foothold in Afghanistan's neighboring countries under the guise of fighting against terrorist groups, by establishing bases to deploy unmanned aerial vehicles



and set up centers to train local service members and law enforcement officers.

Situation in Afghanistan

After the United States announced plans to withdraw its troops from Afghanistan, the Taliban (outlawed in Russia) embarked on a large-scale operation to take the country under control.

Taliban fighters swept into Afghanistan's capital of Kabul on August 15, without encountering any resistance, with Afghan President Ashraf Ghani fleeing the country. On September 7, the Taliban announced an interim government, which has not been recognized by any country yet.

Agencies

G20 Leaders' Summit to focus on climate, health, global economy



People march during a climate change protest in Vancouver, British Columbia, Canada, on March 27, 2021. File photo

ROME

LUIGI Mattioli, a senior diplomatic advisor to Italy's Prime Minister Mario Draghi, said on Tuesday that the upcoming Group of 20 (G20) Leaders' Summit will broadly focus on three main areas: climate change, health and the global economic recovery.

Speaking to reporters via video conference, Mattioli said that the discussions about climate change will assess progress made in the run-up to the 26th United Nations (UN) Climate Change Conference of the Parties (COP-26) to be held in Scotland, while the health-related negotiations will focus on issues such as the distribution of COVID-19 vaccines and ways to improve pandemic preparedness.

The negotiators will also consider ways to strengthen the post-pandemic global economic recovery and to make economic growth more sustainable, according to Mattioli.

The G20 summit, slated for this weekend, will also aim to help confront global crises, including the coronavirus pandemic, and will assess the

situation in Afghanistan following the collapse of the country's government.

The long-standing ministerial-level talks on finance, labor, education, foreign affairs, development, environmental protection, energy, culture, trade and agriculture are also on the event's agenda.

The highlights of the ministerial meetings this year include: the finance summit focused on the international tax reform; the labor talks focused in part on gender equality; the negotiations on education, including the impacts of the pandemic on the education systems; and the discussions on the environment and energy, in preparation for the upcoming COP26 climate summit.

Each one of the series of talks held earlier in the year concluded with a final declaration that will be formally presented to the heads of state and government for its adoption.

"The big summit's main role will be to review and adopt the conclusions of the many working groups, task forces and ministerial meetings," Antonio Villafra, research coordinator and head of the European Program at the Institute

for International Political Studies (ISPI), a think tank, told Xinhua. "In Rome, the leaders will assess what has been done and what can still be done."

One of the issues left to be decided, according to Villafra, is whether the leaders would call for the curbing or elimination of the incentives that support the use of fossil fuels in the G20 countries.

This decision will be significant since the G20 member states account for around 80 percent of the world's primary energy use, according to an ISPI report. If the leaders agree to reduce fossil fuel incentives it would also provide a boost to climate negotiations ahead of the COP26 climate negotiations, which get underway just as the G20 Leaders' Summit closes.

But according to Raffaele Marchetti, an international relations professor at Rome's LUISS University, the effectiveness of the G20 should not be measured by its ability to make decisions.

"The correct way to look at the G20 is as a forum for conversations between global leaders on important topics," Marchetti told Xinhua. "It's not necessarily a body for making major decisions. But those decisions can emerge from the discussions in the G20 context."

"Other forums like the United Nations or the World Health Organization or the World Trade Organization are too large to be focused, and the G7 (Group of Seven) is too narrow and too dominated by western countries," Marchetti said.

"But the G20 includes eastern and western powers alike. In most areas, it's the best forum where the major powers -- the United States, China and the European Union -- are all involved." Xinhua

Brazil Senate committee backs report for Bolsonaro indictment

BRASILIA

A BRAZILIAN Senate investigative committee approved a report on Tuesday that calls for President Jair Bolsonaro to be indicted for nine crimes related to his handling of the coronavirus pandemic, including crimes against humanity.

The report, which is more than 1,300 pages long and took the opposition-controlled committee about six months to prepare, also alleges that 77 additional people and two companies committed crimes.

A draft report released last week had called for Bolsonaro to be indicted for genocide and murder, but senators later decided to drop those particular charges due to what lawmakers described as technical reasons. They also decided to add 10 people to the list of individuals who should be indicted.

Among the people added was Wilson Lima, the governor of interior Amazonas state, where a lack of hospital oxygen supplies resulted in deaths by asphyxia earlier this year. His government is currently under federal investigation for alleged corruption related to the purchase of medical equipment.

"The chaos of Jair Bolsonaro's government will enter history as the lowest level of human destitution," said Senator Renan Calheiros, rapporteur



of the report, adding that the president was "on the side" of dictators, including Adolf Hitler and Augusto Pinochet.

Bolsonaro's press office did not immediately respond to a request for comment on Tuesday night.

Lima dismissed the inclusion of his name as political posturing.

"Putting my name in the final report has a motivation that is totally political and electoral," Lima said in a statement provided by his press office. "I wasn't even investigated by the committee."

It is unlikely Bolsonaro will face any formal charges, as they would have to be brought by Brazil's prosecutor-general, whom the president appointed. The president has previously dismissed the Senate investigation as a "joke."

Still, the report highlights the right-wing leader's increasing isolation heading into an election year. His popularity is already flagging due to his handling of the pandemic and stubbornly high inflation. Agencies

US lawmakers express concern over potential Turkey F-16 sale

DEMOCRATIC and Republican US lawmakers urged President Joe Biden's administration not to sell F-16 fighter jets to Turkey and said they were confident Congress would block any such exports.

In a letter to Biden and US Secretary of State Antony Blinken, 11 members of the House of Representatives cited "a profound sense of concern" about recent reports that Turkey may purchase 40 new Lockheed Martin F-16s and 80 F-16 modernization kits.

The letter was dated Oct 25 and reviewed by Reuters on Tuesday.

"Following President (Tayyip) Erdogan's September announcement that Turkey will purchase an additional tranche of Russian S-400 missile defense systems, we cannot afford to compromise our national security by sending US-manufactured aircraft to a treaty ally which continues to behave like an adversary," the lawmakers wrote.

Reuters reported earlier this month that Turkey had made a request to the United States to buy 40 Lockheed Martin-made F-16 fighter jets and nearly 80

modernization kits for its existing warplanes

The White House did not immediately respond to a request for comment. A State Department spokesperson said the department does not comment on correspondence with Congress.

Reuters reported earlier this month that Turkey had made a request to the United States to buy 40 Lockheed Martin-made F-16 fighter jets and nearly 80 modernization kits for its existing warplanes.

Ankara had also previously ordered more than 100 Lockheed Martin F-35s, but the United States removed Turkey from the program in 2019 after it acquired the Russian S-400s.

The letter was led by Republican Representative Nicole Malliotakis and Democratic Representative Carolyn Maloney.

"While we are confident that Congress will stand together to block any such exports should these plans progress, the United States cannot afford to transfer any advanced military equipment to the government of Turkey at this time," the letter read.

Agencies

Online dialogue between Chinese, US Gen-Zers held in SW China's Yunnan

THE "Generation Z" China-U.S. Youth Dialogue was hosted in Malipo county, southwest China's Yunnan province on Oct. 18.

The online event, hosted by the China Public Diplomacy Association, offered an opportunity for Chinese and American youngsters to have a deeper understanding of each other.

Over 50 youngsters had a conversation covering a wide range of topics, such as China's national treasury, American cities that house pandas, as well as the host city of the 2028 Olympic Games.

Chinese Ambassador to the U.S. Qin Gang attended and delivered a speech via video. He noted that a bright future should be made with the capability of understanding and inclusiveness. China and the U.S. are two major countries whose total population adds up to 1.7 billion, and how the two peoples get along with each other concerns the future of the entire human race, he stressed.

Andrew Cap, a young man from the U.S., shared his experience of being an English tutorial in a remote mountainous village in southwest China's Guizhou province last year.

The young man, who went to the village on vacation from



The 'Generation Z' China-U.S. Youth Dialogue is hosted, Oct. 18.

Shenzhen, a metropolis in south China's Guangdong province, became the most liked tutorial by the local students soon after he arrived there. To build a joyful environment of English learning for the local students was the aim of the optimistic and funny guy.

In order to understand what the students said, he learned Chinese every day and has built a profound relationship with them. After he returned to Shenzhen, he made the experience into a video clip and shared it on social media, which received over 500,000 "likes."

He said what he saw there were not only the diligence and curiosity of the students, but also the similarities of the youth from

both the U.S. and China - optimism and the love for life.

"I honestly think conversations are the key to better relations, because when we really hear each other talk from the heart, we realize no matter what country you come from, we are all human," said Cap, adding that the young people can accomplish so much more working together.

American high school student Warner Hartnett said China's profound culture and long history impressed him very much. After learning Chinese, he made many Chinese friends, and he said he was glad to communicate with more Chinese youngsters on this platform. He hoped that the young people from both coun-

tries could visit each other after the pandemic.

Joe Cobb, a member of the Roanoke City Council in the U.S. State of Virginia, recalled his visit to China in 2018 when he held a pleasant conversation with the teachers and students in Yunnan province.

He said the pandemic has brought challenges to international exchanges, hoping the young generations of the U.S. and China could be committed to their mutual friendship, overcome difficulties and continue developing the friendship between the two countries.

The two countries have different perspectives as they vary in history and culture, but they share many similarities, Qin said, explaining that both of the two peoples aspire for a better life and feel the same human emotions.

He remarked that the Chinese and Americans should communicate with and listen to each other based on mutual respect and with an inclusive mindset calling on the youngsters to build a more solid bridge for the friendship between China and the U.S.

People's Daily

Haiti hit by fuel shortages as gang leader demands PM resign

PORT-AU-PRINCE

HAITI'S streets were unusually quiet on Tuesday and gasoline stations remained dry as gangs blocked the entrance to ports that hold fuel stores and the country's main gang boss demanded that Prime Minister Ariel Henry resign.

Days-long fuel shortages have left Haitians with few transportation options and forced the closure of some businesses. Hospitals, which rely on diesel generators to ensure electricity due to constant blackouts, may shut

down as well.

The situation has put further pressure on a population already struggling under a weakening economy and a wave of gang kidnappings, which include the abduction earlier this month of a group of Canadian and American missionaries.

Jimmy "Barbecue" Cherizier, leader of the "G9" coalition of gangs in the metropolitan area of the capital, Port-au-Prince, said in a radio interview on Monday night that he would ensure safe passage of fuel trucks if Henry leaves office.

"The areas under the control of the G9 are blocked for one reason only - we demand the resignation of Ariel Henry," Cherizier said in an interview on Haiti's Radio Mega.

"If Ariel Henry resigns at 8 am, at 8:05 am, we will unblock the road and all the trucks will be able to go through to get fuel."

A spokesperson for Henry's office did not respond to a request for comment. Reuters was unable to contact Cherizier.

His statements show how gangs have taken on an increasingly political role fol-

lowing the July assassination of President Jovenel Moise. Cherizier has said Henry should "answer questions" linking him to Moise's murder. Henry has denied any involvement.

Elections had originally been scheduled for November but were suspended after Henry last month dismissed the council that organizes elections, which critics had accused of being biased in favor of Moise. Henry has promised to appoint a non-partisan council that will set a new date.

Kidnappings have been in

the headlines for months as Haitians from all walks of life face abduction by the increasingly powerful gangs.

The missionaries traveling as part of a trip organized by Ohio-based Christian Aid Ministries were abducted by a gang called 400 Mawozo that operates east of the capital and is seeking a ransom of \$1 million for each person.

Christian Aid Ministries asked people in a statement on Tuesday to remember both those "being held hostage as well as those recovering from the experience of being kidnapped."

The State Department said last week the US government had dispatched a "small team" to assist in efforts to locate and free the missionaries.

White House national security adviser Jake Sullivan said on Tuesday the United States had deployed "a significant number of law enforcement specialists and hostage recovery specialists" to Haiti.

"The worst I've seen" Haiti's foreign aid bureau, BMPAD, which oversees fuel procurement, tweeted a video saying the country had 150,000 barrels of diesel and 50,000 barrels

of gasoline, with another 50,000 barrels of gasoline set to arrive on Wednesday.

A total of 100,000 barrels of diesel and gasoline would supply Haiti's fuel needs for five to seven days, said Marc Andre Deriphonse, head of the country's service-station owners' association, ANAPROSS.

Businesses have been warning that they may have to halt operations for lack of fuel. Telecoms firms said some cell towers are no longer in operation.

Agencies



David Molinga

Forward all out to score many goals for Namungo FC

By Correspondent Ismail Tano

WHILE Namungo FC head coach, Hemed Suleiman, says he needs time to make his team a threat after a fresh start due to several new signings they have made, his striker David Molinga 'Falcao' has admitted he has to work hard to score more than 10 goals this season.

Molinga, who previously played for Yanga, had joined Namungo FC this season, as the side is out to sharpen its forward line and turn into a serious contender.

The Congolese footballer stated: "Namungo FC is a good team and has made good signings."

"I have met many good stars, I expect a convincing season and good season within this team. The league's competitiveness is a challenge and the plans are to score more than 10 goals." "I have never been afraid of any player on every team I have played for, I believe in the talent and ability I have."

The muscular forward had an impressive outing at Yanga, after the footballer was roped in by the then head coach, Congolese Mwinyi Zahera, in the 2019/20 season.

The attacker displayed his goal-scoring prowess, ending as the Jangwani Street-based side's top goal-getter after netting 12 goals which saw Yanga end as runners-up.

Zambia's Zesco United roped Molinga in once the attacker was released by Yanga at the end of the season.

The forward though did not stay long, he made his way back to the Mainland Premier League this season and inked a contract with Namungo FC.

Molinga had a reputation of netting crucial goals in his season-long spell at Yanga, and that won him admiration from many of the side's followers.

The attacker came from the bench and drilled in a brace as Yanga posted a 3-3 draw with Polisi Tanzania in a domestic top-flight tie that took place in

Dar es Salaam on October 3, 2019.

Molinga proved his worth in his side's tie against Namungo FC, netting two goals to see his club salvage a draw when the sides faced off in the city on June 23, 2020.

Yanga, which was trailing 2-0 to the Lindi squad with barely a few minutes before the final whistle, ended recording a 2-2 draw.

Namungo FC's next game in this season's Premier League is on November 3 against struggling Simba SC, which is still trying to find form heading into this season's top flight's fourth round.

Simba, on Monday, parting ways with head coach Didier Gomes Da Rosa, and the club moreover sold its best performers for last season, Zambian Clatus Chama, and Mozambique's Luis Miquisonne.

Namungo FC has played four matches in 2021/22 NBC Premier League, winning one, losing one, and settling for a draw in two.

The Lindi squad began impressively, notching a 2-0 win over league newcomers, Geita, at Ilulu Stadium in Lindi.

In the second tie, Namungo FC conceded a 1-0 away defeat to Azam FC and went on to settle for a 1-1 draw with Kinondoni Municipal of Council (KMC) FC at home.

In the fourth tie, the Lindi squad again ended posting a 1-1 draw with visiting Kagera Sugar in Lindi.

Coach Suleiman admitted to having a bad start and made it clear that the reason for it was due to missing the first team after making the signing of many new stars.

"I need time to create a squad that can give me quick results. So far I am struggling to make the first team and I will not be able to get good results quickly," he said.

"I have done the registration myself and it is good. I have a lot of experienced players and they are talented, but they are still not connected."

Searching far and wide after the Simba SC return match debacle

By Correspondent John Kimbute

AS Simba SC gears up for the draw and elimination matches in the second-tier Confederation of African Football (CAF) Confederation Cup tournament, soul searching and a measure of realism can be said to characterize the mood among sports pundits in the city.

Among the fans there was a note of desperation as to what happened, trying as much as they could to come to grips with it, though it was arguably easier than the flipping exit of Biashara United FC from the same tournament for sloppy preparations. Like Simba SC, then had won 2-0 earlier.

There were several streams of explanation all of which admittedly made sense, in which case there is visibly no single factor explanation, though the psychological aspect generally may have summed up the team's performance.

It is the fact that having won 2-0 in the earlier match, the players were inwardly relaxed and would have taken a lot of whipping up mentally to come to a state of alertness, to play demanding football that requires pumping up the adrenalin reserve.

This state of satisfaction would imply that the side routinely played at their best and not by a state of excitement, unlike the visitors.

As some pundits pointed out, the visitors' coach had to disarm remarks that cre-



Simba SC players participate in training in Dar es Salaam recently to shape up for this season's NBC Premier League, Azam Sports Federation Cup (ASFC), and CAF Confederation Cup playoffs. PHOTO: COURTESY OF SIMBA SC

ated an impression that his side was more or less out of the competition, in which case he would play to defend the dignity of the side, for the record so to speak.

He aimed at repeating what Simba earlier did to Kaizer Chiefs, overturning an earlier loss to a spirited win, but Simba SC had at that time lost by too wide a margin for their 0-3 goal result in the next match to make a difference.

Galaxy didn't come up with a 0-3 score but conceded a goal, but in similar measure, Simba SC hadn't won like Kaizer Chiefs earlier, so 3-1 made it.

Strictly speaking, the results only showed that the two teams are similar in terms of competence - that is if one side is not attentive enough it can be whipped by the other side and vice versa, so the margin in both matches was two goals in favor of the

Given that neat convergence of results in home and away matches, other factors would cancel to retain only the psychological parameter, but then it reveals another side - which is part of what is being put across by fans and pundits.

As Galaxy is not Kaizer Chiefs, its equal performance against Simba means that the local champions are now at levels comparable to Galaxy, not Kaizer Chiefs.

Perhaps it is this parameter whose implications occupy the sentiments of the fans, in the feeling that concerning the CAF Champions League the local bigwigs are now part of also-rans instead of contenders in the strict sense of the term.

Yet this aspect is unavoidable as the team had the organization and scouting to pick several good players at the

continental level still playing for minor teams, and then many scouts saw them as they appeared for Simba SC in continental competition.

The club was thus put to another competition of retaining its players, which it lost, selling its two best strikers and purchasing substitutes.

In that case, Simba SC still has a chance to make it to higher levels via the second-tier competition, unless of course it is put up with hardened qualifiers like themselves in the preliminary round, as would have been the case for Galaxy had the match ended at 2-1 at the Benjamin Mkapa Stadium in Dar es Salaam last weekend.

Pundits say teams that have recently been eliminated from the CAF top competition include TP Mazembe and Esperance of Tunisia, and other clubs of that rank can be added.

There is no issue that to be given a two-match playoff against any of such teams is not a different encounter from the Galaxy double, and any results are possible.

That brings the matter to another phenomenon, whether a team's profile, investment, and ability to compete can rise higher than the ordinary level that the country can manage as a sporting environment.

The issue is that it isn't possible to have investments at Simba SC that make the club climb far higher than the local sports arena generally or outstrip Tanzania's economic ranking and ability to invest in soccer.

When these averages are observed, for instance in players' wages, the club rank is sealed.

The rest is then a matter of the soccer culture, which involves the mood around the club leadership, the technical bench, and the fans, where the media is merely the midwives of enabling all these spheres of sentiment to be audible and clarified where needed.

That is why the current debacle is an extension of the criticism of selling the top strikers enabling last season's continental performance, followed by the club chairman resigning, and thus also altering the manner and intensity of discussing results or arrangements, since he is no longer at the driving wheel. So the previous side was a MO brand, this, a 'Try Again' version.



Runners with intellectual disabilities that represented Tanzania at the 2020 Pan Africa Regional Games, hosted by Egypt, feature in training to shape up for the showpiece. PHOTO: COURTESY OF SPECIAL OLYMPICS TANZANIA

National Special Olympics Championships set for December in Mwanza

By Correspondent Joseph Mchekadoma

THIS year's National Special Olympics Championships will be held in December at Butimba Teachers' Training College in Mwanza, Special Olympics Tanzania (SOT) disclosed yesterday.

Charles Rays, SOT Director, said the championships were initially slated for September 13-18 in the same region but, after the SOT executive meeting held on the 29th of the same month to evaluate preparations it was agreed that the championship will be slated for dates to be announced later.

He said the championships will be held from December 14-17 in Mwanza and teams are supposed to be at either

Butimba Teachers' Training College or Bwire Primary School a few days before the tournament.

Rays disclosed more than 420 Special Olympics athletes from 32 regions, 80 coaches, and 40 volunteers are expected to attend the showpiece.

The championships were initially slated for last September, but it was postponed due to the COVID-19 crisis.

Rays described the postponement of the championships as a blessing as it will help SOT prepare well for the championships.

In a previous interview, SOT said they need 90m/- to successfully host the National Championships, however, Rays

stopped short of disclosing if they have managed to source the money.

The National Special Olympics Championships will also be used to select athletes who will represent Tanzania at the second Pan African Games slated for Rwanda in 2022.

The Rwanda Pan African Games will be used as qualifiers for German 2023 World Summer Games.

In the previous interview, Rays disclosed that he had a successful and fruitful meeting with Mwanza Regional Administrative Secretary (RAS), Emmanuel Taluba, on this season's National Special Olympics Championships and people with special needs involvement in games.

The two parties, among other issues, agreed on how to work together to promote sports among people with special needs.

Rays said sports among children with intellectual disabilities are important as they have rehabilitative influence, not only on the physical body but also the mind.

"Sports teach independence while encouraging teamwork, they can be a space where those with and without disabilities can equally participate, demonstrating what real inclusion looks like to those who would try and keep them segregated," he said.

The SOT last hosted the National Cham-

pionships in Zanzibar in December 2017 where the hosts emerged champions.

Fifteen Special Olympics athletes were selected to compete at last year's Summer World Games in Abu Dhabi.

The country has been doing well in Special Olympics Games. In last year's maiden Pan African Special Olympic Games, hosted by Egypt, Tanzania's performers got 11 medals.

Khalfan Jihad won two gold and one bronze medal, Hidaya Vuai won one gold, one silver, and one bronze, Neverson Minja and Elizabeth Kisaka laid their hands on one gold and silver medal apiece, Salama Kheri walked away with one gold medal.

Santos, home club of Pele and Neymar, face crisis and relegation

By Tim Vickery, ESPN South America correspondent

AS Pele turned 81 earlier this week, the club he represented so well for so long have slipped into the relegation zone.

Pele wore the white shirt of Santos -- occasionally black and white stripes -- between 1956 and 1974. He joined a team with a galaxy of stars, became by far the biggest, and together with his supporting cast had a claim to be the best club side in the world.

Santos, supplied many of the players who won Brazil's first three World Cups, in 1958, 1962 and 1970. They are a truly remarkable club because they have spent over a century punching well above their weight.

All of Brazil's other major clubs are based in their respective state capitals. Santos are an exception. The club known as O Peixe ("The Fish") represents a port city about an hour's drive (in good traffic) down the hill from the sprawling metropolis that is Sao Paulo. The population of Santos is under half a million. And yet, decade after decade, they have stepped into the ring and at least held their own against the big city giants.

After the era of Pele, Santos inevitably fell back a bit. But they have made a roaring recovery in the current century based on excellent youth development. The key year was 2002, when they were surprise winners of the Brazilian league with an extraordinarily young side featuring the fresh talents of Diego, Robinho, Elano and Renato. The conveyor belt has kept chugging along.

In 2011, they won the Copa Libertadores with a youthful side spearheaded by Neymar, which also included Brazil full-backs Danilo and Alex Sandro. More recently Rodrygo, so impressive for Real Madrid against Barcelona this past weekend, is another Santos product.

But there are problems implicit in functioning as a club that produces in order to sell. There is always the danger of reaching the tipping point -- at which the stars sold cannot possibly be replaced with the same quality.

Results suffer, and the next generation of youth products are hurled into the first team in desperation, expected to cope with responsibilities that are beyond their experience and maturity. Santos may well be at that point.

Four clubs get relegated in Brazil, which may well be too many. It introduces a high degree of instability and dangers to financial planning. A number of big sides have been relegated in recent years. Many have come back stronger, using a season in the second division to rebuild and pick up momentum. This has become a little more difficult now that "parachute payments" -- financial help for relegated teams -- have been scrapped.

Even so, it would probably not be an unmitigated disaster if another prominent club, Gremio, were to go down. The big club from the southern city of Porto Alegre are having a nightmare campaign, and recently parted company with veteran coach Luiz Felipe Scolari. With twelve games still to play, they lie second from bottom of the table. If they cannot wriggle free of relegation then it is easy to imagine such a big, well structured club bouncing straight back.

But that may not apply to Santos, as trends in Brazilian football may not be moving in their favour. The country has traditionally thought in terms of a "big 12" -- four giants each from Rio de Janeiro (Flamengo, Fluminense, Botafogo, Vasco da Gama) and Sao Paulo (Corinthians, Sao Paulo, Palmeiras, Santos), and two each from Belo Horizonte (Atletico Mineiro, Cruzeiro) and Porto Alegre (Gremio, Internacional). The idea was that all twelve went into the league campaign in any given season with a more or less equal chance of emerging as champions. That has gone.

Flamengo and Palmeiras, this year joined by Atletico Mineiro, have broken away as super-clubs, monopolising all the major titles. And some less traditional clubs have used skillful management to make significant breakthroughs -- Atletico Paranaense from the south, Red Bull Bragantino from in-state Sao Paulo, Fortaleza in the northeast.

This has squeezed some of those traditional dozen. Three are currently in the second division -- and after charging headfirst into financial meltdown, Cruzeiro this year will be happy not to drop to the third. The Rio duo of Botafogo and Vasco da Gama are doing better. But for the foreseeable future it is not easy to imagine Botafogo, for example, being able to compete on level terms with the super-clubs.

And the same may be true of Santos. Can a club from a relatively small city continue to fight on even terms with the giants? Trying to do it led the club into huge financial problems. Last year they owed money from previous transfers and were banned by FIFA from signing new players. On the pitch they made a fabulous response, fighting their way through to the final of last year's Libertadores, where they went down 1-0 to cash-rich neighbours Palmeiras.

But it clearly was not sustainable, and it set a bar which would inevitably weigh heavily on the 2021 team. Venezuelan wizard Yeferson Soteldo moved to Toronto FC in Major League Soccer, promising striker Kaio Jorge went to Juventus, international centre-back Lucas Verissimo joined Benfica, his defensive partner Luan Peres went to Marseille.

Solskjaer, Koeman strain bonds of fans' affection

MANCHESTER, England

OLE Gunnar Solskjaer was utterly devastated, at his lowest ebb at Manchester United. Humiliated by a 5-0 loss to Liverpool, the manager still had to reach his car to leave Old Trafford.

After hearing his team booed off the field two hours earlier, the dozens of fans loitering near the team cars looked foreboding. But as Solskjaer tentatively approached, the chants of "We love you Ole" grew louder. He flashed a thumbs up back to an appreciative fan, then left the ring of security stewards to approach the barriers where autograph hunters were waiting.

Patiently, he even advised fans on the best positioning for selfies. One woman beamed a smile for a photo, but the frown lingered on Solskjaer's face. There wasn't much to smile about and yet he spent 10 minutes meeting every request for a jersey to be signed or for a photo with kids.

"We'll bounce back," he told one fan.

He certainly was as a player for the club, less so for his coaching acumen in his three years in the dugout since so unexpectedly replacing Jose Mourinho.

Only one point has been collected from four games and there's Tottenham and Manchester City up next in the Premier League.

"Bring your boots on Saturday," Solskjaer was urged by a nostalgia-tinged fan, remembering the days when the Norwegian was scoring goals that won trophies for Alex Ferguson's United rather than presiding over embarrassments in this era of grimness and mediocrity.

"Those days are gone," Solskjaer flashed back.

Are his days in the



Ole Gunnar Solskjaer

United job short-lived too? It's looking precarious for him although he is still remembered so fondly here for the stoppage-time goal that clinched the 1999 Champions League trophy.

How Ronald Koeman would crave that affection. They're less forgiving at Barcelona. Going more than four years without a trophy -- as United has done -- is unthinkable in Catalonia.

Legendary playing feats for the club -- like the goal that clinched the 1992 European Cup -- haven't spared Koeman the manager from a barrage of hostility.

It only intensified on Sunday night with the type of post-match reception Solskjaer might have feared in northern England.

Koeman couldn't even leave the Camp Nou after Sunday's 2-1 "clasico" loss to Real Madrid without his car

being confronted and insults hurled by angry Barcelona fans.

Perhaps the only doubt now is which of the club greats clings on the longest with league title hopes already fading so early in the season.

Barcelona, which won a 26th title in 2019, has slipped six points behind early leader Real Sociedad. United, without a Premier League title since Ferguson's retirement in 2013, is eight points adrift of frontrunner Chelsea after nine games.

"Are we doing everything right and preparing right for the games in ourselves?" United defender Luke Shaw asked. "Of course we have the tactics and how the manager wants us to play, but I think at times we're way too easy to play against."

Barcelona has been all-too regularly outplayed, in disarray

on the field in the season or so under Koeman but never utterly humiliated in the way Tottenham also scored six at United last October.

Koeman at least has the Copa del Rey title won in April, while Solskjaer lost his only final as United manager in May in the Europa League, beaten by Villarreal.

Solskjaer certainly can't complain about not being backed by the owning Glazer family with more than \$600 million spent on players across six transfer windows -- a third on defenders for a team that has conceded 12 goals in its last three games alone in all competitions.

Koeman has arrived in the Barcelona job at an unenviable time when the club has seen an existing debt problem exacerbated by the pandemic, with liabilities now exceeding 1.4 billion euros (\$1.6 billion) and a profit made on transfer

activity in the last two years.

The financial plight has been so perilous that Lionel Messi even had to be offloaded in the summer, just as United was able to indulge fans by investing to secure the return of Cristiano Ronaldo. At 36, this is a forward unable to have the same dynamic impact as 12 years earlier when he left United -- despite the theatrics of the late salvaged winner in the Champions League against Atalanta in the Champions League on Wednesday.

United is a team looking increasingly unbalanced, with the lack of defensive midfield recruitment in the summer transfer window looking increasingly glaring even while signings like 21-year-old forward Jadon Sancho point to a long-term vision.

There is also promising talent emerging at Barcelona

with teenagers Ansu Fati, Pedri González and Gavi being relied on far earlier than anticipated to address the deficiencies in the squad.

Koeman seems unlikely to have long in the job to see them flourish, with a contract only through to the end of the season.

United has shown far more loyalty to Solskjaer, even handing him a new three-year contract in July despite ongoing doubts about his suitability for the demands of the job and the coaching required to rectify persistent failings.

At least, unlike Koeman, he has escaped the personal harassment and abuse from the fan base. Parting with club legends is never easy and it will be more painful for United. It might be the only solution for United and Barcelona.

AP

Ole in limbo as Man Utd split on Conte - sources

LONDON

OLE Gunnar Solskjaer is being allowed to continue as Manchester United manager, but he has been told his job is still very much under threat, sources told ESPN, amid disagreements at board level over the potential hire of Antonio Conte.

Solskjaer, 48, was involved in discussions with executive vice-chairman Ed Woodward and managing director Richard Arnold on Monday, 24 hours after the humiliating 5-0 defeat to Liverpool at Old Trafford, but the day ended with him still in the job. However, ESPN has been told that Solskjaer's fate is almost certain to be sealed during the forthcoming international break unless he can oversee positive results against Tottenham, Atalanta and Manchester City.

Conte, 52, has made it known he would be willing to take over, but sources told ESPN that there are varying degrees of enthusiasm

at board level for hiring the former Juventus, Chelsea and Inter Milan coach.

There is a feeling among some high-level figures that handing the job to Conte, who won titles in both England and Italy, would go against the club's "cultural reboot" that has heavily influenced decision-making since the departure of Jose Mourinho in December 2018.

Sources close to Solskjaer expect him to remain in charge for Saturday's trip to Tottenham, but he has been given no guarantees beyond that. Solskjaer's coaching team is also under heavy scrutiny, with sources adding there was no appetite to remove the manager and install one of his backroom team on an interim basis until a permanent successor is identified.

Heavy defeats to Leicester and Liverpool have prompted some players to lose faith in Solskjaer, but one problem facing the board is a lack of

alternatives.

The top three candidates identified in 2018 -- Mauricio Pochettino, Thomas Tuchel and Julian Nagelsmann -- are all now settled in jobs with Paris Saint-Germain, Chelsea and Bayern Munich.

Pochettino especially retains support within the United hierarchy, but he signed a one-year contract extension at PSG in July and is unlikely to be a straight-forward appointment if Solskjaer leaves.

Sources told ESPN

that former Real Madrid manager Zinedine Zidane would not be interested if the job became available.

A number of staff members involved in United's succession planning want time to assess their options before making a final decision on Solskjaer's future.

The former Molde and Cardiff boss was handed a three-year contract in the summer and the pace at which this season has unravelled has caught many at United

by surprise.

After winning three of their first four games, Solskjaer's team have lost five of their last nine and conceded nine goals in their last two Premier League games. They have not won a league game since their 2-1 victory over West Ham on Sept. 19 and are seventh in the table, eight points behind leaders Chelsea.

United travel to Tottenham on Saturday before a Champions League trip to Atalanta on Tuesday. Champions

Manchester City are the visitors to Old Trafford four days later in United's last game before the November international break. The ideal scenario for United is for Solskjaer to win all three games and banish the crisis engulfing the club. But if another defeat is forthcoming, the time afforded by the decision to keep him at the helm this week will enable a plan to be drawn up if a change is necessary.

ESPN

Gwiji by David Chikoko



SPORT

Solskjaer, Koeman strain bonds of fans' affection

PAGE 19

Biashara United anticipates Confederation Cup match as CAF holds decision



Biashara United's players participate in training in Mara recently to shape up for this season's Premier League, Federation Cup, and CAF Confederation Cup fixtures. PHOTO: COURTESY OF BIASHARA UNITED

By Correspondent Nassir Nchimbi

DESPITE Tanzania's Biashara United not traveling to Libya for the 2021/22 CAF Confederation Cup second preliminary round rematch against Al Ahly Tripoli, the African football governing body, CAF, has included the former in the continental competition's round of 32 play-offs.

The confederation has opted for the move, pending on the Tanzanian outfit's ability to honour the return leg clash and qualify for the playoff stage.

Should Biashara be allowed to play the match against Al Ahly Tripoli and qualify for the next stage, they will play against Stade Malien of Mali.

Biashara was due to travel to Libya earlier last week but they

failed to make the trip due to financial constraints.

The situation prompted Prime Minister, Kasim Majaliwa, to intervene by directing Tanzania Football Federation to make sure the team travels to Libya for its second leg tie.

TFF succeeded to get a plane that will take Biashara United players and officials to Libya but they failed to get airspace permits that will allow Air Tanzania to fly and land in Libya.

Information from TFF Marketing and Communication Department released yesterday said that the federation has written to CAF seeking the postponement of the game yesterday.

"We tried our best to fulfill Prime Minister Majaliwa's request to ensure we get a private jet that will see Biashara United fly to Benghazi, Libya only to be frustrated by the failure to access airspace landing permit."

"We have already written to CAF asking them to shift the game to Tuesday to allow Biashara to get there," TFF Media and Communication Officer, Clifford Ndimbo, noted.

Biashara United, moreover, responded to reports circulating online that the club's officials received bribes so they can see to it their outfit opts out of taking part in its rematch against Al Ahly Tripoli.

Biashara United, after securing a 2-0 win over the Libya league runners-up in the first leg, was supposed to travel to Tripoli to play the rematch on October 23, 2021, but failed to do so due to what they claimed was a lack of licenses to launch their chartered plane.

The outfit disclosed in a letter: "Biashara United Mara is frustrated by reports circulating online about team leaders receiving bribes from Al Ahly Tripoli to thwart our team's trip to

Libya for a rematch after a previous game played in Tanzania in which Biashara emerged with 2-0 victory."

"The statement is not only aimed at undermining the unity and stability of Biashara United but also aims to discredit the leadership, fans of the players so we urge the public to ignore the report and urge those who continue to disseminate it to stop immediately."

"In the early stages of addressing the issue, the leadership has begun investigating the source of the information and has no ill intentions against Biashara United and its officials," the statement noted.

Biashara United is currently awaiting official information from CAF to determine the fate of the second leg tie if it either exists or it has been struck off CAF Confederation Cup second preliminary round.

TONIGHT @ 9:00

EATV THURSDAY

11:00 DADAZ LIVE
12:00 MPYA
12:30 Bongo Hits
13:00 Msosi Kilaoni (r)
13:30 Kaili Za Wana
14:00 Ujuzi (r)
14:30 DK10 Za Maangamizi
15:00 Funguka
15:30 Waganga Ulimbo (r)
16:00 Ubongo Kids (r)
16:30 #HSHTAG
17:00 SSELECT
17:55 Kurasu
18:00 eNewz
18:30 Music/Soap
19:30 EATV SAA I
19:45 MJADALA
20:00 DADAZ (r)
21:00 SalamaNa

SalamaNa is our new show in which Salama has a chat with interesting people from different spheres of influence in our society. You will be entertained, educated and amazed.

Every Thursday at 9pm

eastafrica RADIO

06:00 Supa Breakfast
10:00 MAMAMIA
12:00 Kipenga Xtra
13:00 Planet Bongo
16:00 EA Drive
20:00 Kipenga
21:00 The Cruise

88.1FM DAR ES SALAAM

Tanzania's Kabaddi players set for 2021 Indian League

By Correspondent Joseph Mchekadona

TANZANIAN Kabaddi players are among African players who have been invited to attend this year's Just Kabaddi League (JKL) to be held in Bangalore, India later this month.

Tanzania Kabaddi Sports Association (TKSA) Chairman, Abdallah Nyoni, confirmed domestic players will go to India for the Just Kabaddi Development Society-organized JKL Kabaddi League season 10.

Nyoni revealed: "The JKL is offering a chance to show our players' talent."

The TKSA boss said the national team is expected to depart for India on November 24 and return on December 21.

According to Nyoni, the national squad made up of four ladies and five men will take part in the JKL, they will head to the competition with one TKSA official and one government representative.

He quoted the Just Kabaddi Development Society's secretary-general, Roshanlal, who said that the JKL is supporting and helping upcoming Kabaddi players from Tanzania and others from Africa to improve their performance.

The official pointed out the Just Kabaddi Development Society's long-term plan is to build an arena for Kabaddi in Africa.

The TKSA boss pointed out: "The JKL League will help improve the Kabaddi sport in Tanzania. JKL is the best platform for upcoming Kabaddi players which gives youngsters chance to play and change their life."

Nyoni also said the JKL is a great opportunity for TKSA to improve its relationship with JKL because there is an opportunity for Tanzania to again send players to India for the JKL in the future.

"Players will benefit financially, improve Kabaddi skills and benefit the Tanzania Kabaddi national team," he said.

He said before participation in the JKL, the country's Kabaddi team had lined up several friendlies in India which will greatly improve the Kabaddi sport in Tanzania and many of the country's players will turn professional.

"Just Kabaddi Development Society is interested in the development of Kabaddi sport in Tanzania and we have pledged to do a great job for the Tanzania national team for providing players skills technical, equipment and training to the country."

"It's our goal to improve our cultural exchange program between our two countries and this league can give Tanzania's players great skills, technicals and experiences of Indian Kabaddi which will help Tanzania national team play much better," Sohanlal Tusir, the Just Kabaddi Development Society's CEO, pointed out.

Nirav Patel, JKL Managing Director, said Kabaddi players will get high-quality hospitality and professional skills while they are in India.

He said the TKSA still needs support for national team members' return flight tickets, therefore, sports stakeholders, companies, and government have to come out and support the side's players to make their dreams come true.

Squads that are set to compete in this year's JKL are Haryana Yodha, Mumbai Master, Dumdar Delhi, UP Dhurandhar, Real Rajasthan, Tamil Titans, Golden Gurjat, and Bangalore Tigers.

Singida Regional Football Association all out to improve league

By Correspondent Joseph Mchekadona

THE Singida Regional Football Association (SIREFA) says it has plans to revise the value of the region's league, the body's chairman, Hamisi Kitila, disclosed.

He said although he has no actual figures of the league, he is optimistic that the league has the potential to generate a lot of money.

Kitila said they believe raising the value of their league will help to develop the game.

The SIREFA official further said the body has long and short-term plans which will see the region gain its lost football glory.

He mentioned some of the short-term plans as having Liti Stadium hosting NBC Premier League games while the long-term plan is to see the region have Championship and First League squads.

The official stated: "We want to improve football in our region, the region's football league value is big, and we have long and short term plans."

"Our short-term plan is to see Liti Stadium undergo renovation we have started discussions with Premier League teams, we want to negotiate with them to use our stadium as their home ground," he said.

He said under the long-term plan, the region has organized a tournament, which has seen 15 outfits from all of the region's districts feature, and Singida Cluster Club emerged as the winners.

Kitila mentioned the teams, which competed in the tournament, as Nem, Singida Cluster,

Songambe, Misuna, Arena, Manyoni, Sports Center, Nyuki, Galaxy, Lelembwe, Puma, Mtamaa, Buffalo, Kitimo, and Small Boys.

He said after the regional tournament, more than 50 players were selected to form a regional team which SIREFA is financing

in collaboration with Compashen Tanzania, which is under Evangelical Lutheran Church in Tanzania (ELCT)'s Singida Parish.

He said the team is under the tutelage of coach Mohamed Kweka. Compashen Tanzania seeks to empower underprivileged children.

Meanwhile, Kitila described that SIREFA is working hard to secure sponsorship for district leagues that feed regional teams.

The official pointed out: "We also want to strengthen our district leagues by providing them with stable sponsorship. We want every district to have a competitive league."

"It is time our districts started producing players capable of making it big at the top level. We want to achieve this starting from the forthcoming season," he said.



President Samia Suluhu Hassan is presented with the 2021 COSAFA Women's Championship's top honour, which was won by senior national women football squad, Twiga Stars, by the side's skipper, Amina Ally (R), when Samia held a function for the side in Dar es Salaam yesterday. Twiga Stars lifted the title in the tournament that took place in Nelson Mandela Bay, South Africa from September 28-October 9. Looking on (L) is Minister for Culture, Arts and Sports, Innocent Bashungwa. PHOTO: CORRESPONDENT JUMANNE JUMA

Flexibles by David Chikoko

